

Easy Term

Level Term Life Insurance To Age 95 with 10-20-30 Year Level Premium Period (Policy Form No. 06-9690)

Level Term Life Insurance To Age 95 with 20-30 Year Level Premium Period with Return of Premium* (Policy Form No. 12-9970)

Monthly Quick Quote With \$60 Policy Fee

Underwritten By:

American-Amicable Life Insurance Company of Texas

IA American Life Insurance Company

Occidental Life Insurance Company of North Carolina

Pioneer American Insurance Company

Pioneer Security Life Insurance Company

Each insurer has sole responsibility for its own products.

*Return of Premium plan not available in all states.

Please check with your manager or the Home Office Marketing Team at (800) 736-7311, phone menu extension 1, 1, 2.

Montly Premium

10 Year Level Term

Male

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	NA*	15.35	NA*	17.29	15.12	21.17	17.49	25.06	18.67	27.00	19.86	28.94	21.04	30.88	22.23	32.82	18
19	NA*	15.37	NA*	17.32	15.16	21.21	17.54	25.10	18.73	27.05	19.91	28.99	21.10	30.94	22.29	32.89	19
20	NA*	15.40	NA*	17.35	15.20	21.25	17.58	25.15	18.78	27.10	19.97	29.05	21.16	31.00	22.36	32.95	20
21	NA*	15.42	NA*	17.38	15.23	21.29	17.63	25.20	18.83	27.15	20.03	29.11	21.23	31.06	22.42	33.02	21
22	NA*	15.44	NA*	17.40	15.27	21.32	17.68	25.24	18.88	27.20	20.08	29.16	21.29	31.12	22.49	33.08	22
23	NA*	15.47	NA*	17.43	15.31	21.36	17.72	25.29	18.93	27.26	20.14	29.22	21.35	31.18	22.56	33.15	23
24	NA*	15.49	NA*	17.46	15.35	21.40	17.77	25.34	18.98	27.31	20.20	29.28	21.41	31.25	22.62	33.22	24
25	NA*	15.51	NA*	17.49	15.38	21.44	17.82	25.38	19.04	27.36	20.25	29.33	21.47	31.31	22.69	33.28	25
26	NA*	15.56	NA*	17.55	15.46	21.51	17.91	25.48	19.14	27.46	20.37	29.45	21.59	31.43	22.82	33.41	26
27	NA*	15.61	NA*	17.60	15.53	21.59	18.01	25.57	19.24	27.57	20.48	29.56	21.71	31.55	22.95	33.54	27
28	NA*	15.66	NA*	17.66	15.61	21.66	18.10	25.67	19.35	27.67	20.59	29.67	21.84	31.67	23.08	33.68	28
29	NA*	15.73	NA*	17.74	15.68	21.78	18.19	25.81	19.45	27.82	20.70	29.84	21.96	31.86	23.21	33.87	29
30	NA*	15.82	NA*	17.86	15.76	21.93	18.29	26.00	19.55	28.03	20.82	30.07	22.08	32.10	23.35	34.14	30
31	NA*	15.94	NA*	18.00	15.83	22.11	18.38	26.23	19.66	28.29	20.93	30.35	22.20	32.41	23.48	34.47	31
32	NA*	16.08	NA*	18.17	15.91	22.34	18.48	26.51	19.76	28.60	21.04	30.69	22.33	32.77	23.61	34.86	32
33	NA*	16.27	NA*	18.39	15.98	22.64	18.57	26.89	19.86	29.01	21.15	31.14	22.45	33.26	23.74	35.39	33
34	NA*	16.50	NA*	18.67	16.06	23.02	18.66	27.36	19.97	29.53	21.27	31.70	22.57	33.87	23.87	36.04	34
35	NA*	16.78	NA*	19.01	16.17	23.47	18.80	27.92	20.12	30.15	21.44	32.38	22.75	34.61	24.07	36.83	35
36	NA*	17.14	NA*	19.43	16.32	24.03	18.99	28.63	20.33	30.93	21.66	33.22	23.00	35.52	24.33	37.82	36
37	NA*	17.61	NA*	20.00	16.55	24.78	19.27	29.57	20.64	31.96	22.00	34.35	23.36	36.74	24.73	39.14	37
38	NA*	18.24	NA*	20.76	16.85	25.80	19.65	30.84	21.05	33.36	22.45	35.88	23.85	38.39	25.25	40.91	38
39	NA*	18.95	NA*	21.61	17.23	26.93	20.12	32.25	21.57	34.91	23.02	37.57	24.46	40.23	25.91	42.89	39
40	NA*	19.74	NA*	22.56	17.64	28.20	20.64	33.84	22.14	36.66	23.64	39.48	25.14	42.30	26.64	45.12	40
41	NA*	20.78	15.15	23.81	18.32	29.86	21.48	35.91	23.07	38.94	24.65	41.97	26.24	44.99	27.82	48.02	41
42	NA*	21.86	15.66	25.10	18.99	31.59	22.33	38.07	24.00	41.32	25.67	44.56	27.34	47.80	29.00	51.05	42
43	NA*	23.01	16.19	26.48	19.71	33.43	23.22	40.38	24.98	43.85	26.74	47.32	28.50	50.80	30.25	54.27	43
44	NA*	24.23	16.76	27.95	20.46	35.39	24.16	42.82	26.01	46.54	27.87	50.26	29.72	53.98	31.57	57.69	44
45	15.42	25.55	17.38	29.53	21.29	37.49	25.20	45.45	27.15	49.43	29.11	53.42	31.06	57.40	33.02	61.38	45
46	15.98	27.05	18.05	31.34	22.19	39.90	26.32	48.46	28.39	52.74	30.46	57.03	32.53	61.31	34.60	65.59	46
47	16.62	28.72	18.81	33.34	23.20	42.57	27.59	51.80	29.79	56.41	31.98	61.03	34.18	65.65	36.37	70.26	47
48	17.32	30.63	19.66	35.62	24.33	45.61	29.00	55.61	31.34	60.60	33.68	65.60	36.01	70.59	38.35	75.59	48
49	18.10	32.69	20.59	38.10	25.57	48.92	30.55	59.74	33.05	65.15	35.54	70.56	38.03	75.97	40.52	81.38	49
50	18.92	34.95	21.58	40.81	26.89	52.53	32.20	64.25	34.86	70.11	37.51	75.98	40.17	81.84	42.82	87.70	50
51	19.89	37.39	22.73	43.74	28.43	56.44	34.13	69.14	36.98	75.49	39.82	81.84	42.67	88.19	45.52	94.54	51
52	20.90	40.03	23.95	46.90	30.05	60.65	36.15	74.41	39.20	81.28	42.25	88.16	45.30	95.03	48.35	101.91	52
53	22.02	42.94	25.30	50.40	31.85	65.32	38.40	80.23	41.68	87.69	44.96	95.15	48.23	102.61	51.51	110.07	53
54	23.22	46.06	26.74	54.15	33.77	70.32	40.80	86.48	44.32	94.57	47.83	102.65	51.35	110.74	54.86	118.82	54
55	24.49	49.40	28.26	58.15	35.80	75.66	43.34	93.16	47.11	101.91	50.88	110.66	54.65	119.41	58.42	128.16	55
56	25.78	52.90	29.81	62.36	37.87	81.26	45.92	100.16	49.95	109.61	53.98	119.07	58.01	128.52	62.04	137.97	56
57	27.12	56.57	31.42	66.75	40.01	87.12	48.60	107.49	52.90	117.68	57.19	127.86	61.49	138.05	65.79	148.23	57
58	28.51	60.45	33.08	71.41	42.23	93.33	51.38	115.25	55.95	126.21	60.52	137.17	65.10	148.13	69.67	159.09	58
59	29.90	64.54	34.75	76.31	44.45	99.87	54.15	123.43	59.00	135.21	63.85	146.98	68.70	158.76	73.55	170.54	59
60	31.31	68.77	36.44	81.39	46.70	106.64	56.97	131.89	62.10	144.51	67.23	157.14	72.37	169.76	77.50	182.38	60
61	33.68	75.35	39.29	89.29	50.50	117.17	61.72	145.05	67.32	158.99	72.93	172.93	78.54	186.87	84.14	200.81	61
62	36.19	82.35	42.30	97.69	54.52	128.37	66.74	159.05	72.85	174.39	78.96	189.73	85.07	205.08	91.18	220.42	62
63	38.94	89.92	45.60	106.77	58.92	140.48	72.24	174.19	78.90	191.04	85.56	207.90	92.22	224.75	98.88	241.60	63
64	41.95	98.09	49.21	116.58	63.74	153.56	78.26	190.54	85.52	209.03	92.78	227.52	100.04	246.01	107.31	264.50	64
65	45.20	106.91	53.11	127.16	68.93	167.66	84.75	208.17	92.66	228.42	100.57	248.67	108.48	268.92	116.39	289.18	65
66	48.72	116.61	57.34	138.81	74.57	183.19	91.80	227.58	100.41	249.77	109.03	271.97	117.64	294.16	126.26	316.35	66
67	52.60	127.33	61.99	151.66	80.77	200.34	99.55	249.01	108.94	273.35	118.33	297.68	127.72	322.02	137.11	346.36	67
68	56.92	139.31	67.18	166.05	87.69	219.51	108.20	272.98	118.45	299.71	128.71	326.45	138.97	353.18	149.22	379.92	68
69	61.74	152.85	72.96	182.29	95.40	241.17	117.83	300.05	129.05	329.49	140.27	358.93	151.49	388.38	162.71	417.82	69
70	67.14	168.10	79.44	200.59	104.04	265.57	128.64	330.56	140.94	363.05	153.24	395.54	165.54	428.03	177.84	460.52	70

Montly Premium

10 Year Level Term

Female

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	NA*	NA*	NA*	NA*	NA*	15.46	NA*	17.91	15.78	19.14	16.70	20.37	17.62	21.59	18.54	22.82	18
19	NA*	NA*	NA*	NA*	NA*	15.50	NA*	17.96	15.83	19.19	16.76	20.42	17.68	21.65	18.61	22.88	19
20	NA*	NA*	NA*	NA*	NA*	15.53	NA*	18.01	15.88	19.24	16.81	20.48	17.74	21.71	18.67	22.95	20
21	NA*	NA*	NA*	NA*	NA*	15.57	NA*	18.05	15.93	19.29	16.87	20.53	17.80	21.78	18.74	23.02	21
22	NA*	NA*	NA*	NA*	NA*	15.65	NA*	18.15	15.98	19.40	16.92	20.65	17.86	21.90	18.80	23.15	22
23	NA*	NA*	NA*	NA*	NA*	15.76	NA*	18.29	16.04	19.55	16.98	20.82	17.93	22.08	18.87	23.35	23
24	NA*	NA*	NA*	NA*	NA*	15.95	NA*	18.52	16.09	19.81	17.04	21.10	17.99	22.39	18.94	23.67	24
25	NA*	NA*	NA*	NA*	NA*	16.17	NA*	18.80	16.14	20.12	17.09	21.44	18.05	22.75	19.00	24.07	25
26	NA*	NA*	NA*	NA*	NA*	16.44	NA*	19.13	16.24	20.48	17.21	21.83	18.17	23.18	19.13	24.53	26
27	NA*	NA*	NA*	NA*	NA*	16.74	NA*	19.51	16.35	20.90	17.32	22.28	18.29	23.67	19.27	25.06	27
28	NA*	NA*	NA*	NA*	NA*	17.08	NA*	19.93	16.45	21.36	17.43	22.79	18.41	24.22	19.40	25.65	28
29	NA*	NA*	NA*	NA*	NA*	17.45	NA*	20.40	16.55	21.88	17.55	23.35	18.54	24.83	19.53	26.31	29
30	NA*	NA*	NA*	NA*	NA*	17.90	NA*	20.97	16.66	22.50	17.66	24.03	18.66	25.56	19.66	27.10	30
31	NA*	NA*	NA*	15.20	NA*	18.39	NA*	21.58	16.81	23.17	17.83	24.76	18.84	26.36	19.86	27.95	31
32	NA*	NA*	NA*	15.60	NA*	18.92	NA*	22.24	17.02	23.90	18.05	25.55	19.09	27.21	20.12	28.87	32
33	NA*	NA*	NA*	16.02	NA*	19.48	NA*	22.94	17.28	24.67	18.33	26.40	19.39	28.13	20.45	29.86	33
34	NA*	NA*	NA*	16.47	NA*	20.08	NA*	23.69	17.59	25.50	18.67	27.30	19.76	29.11	20.84	30.91	34
35	NA*	15.07	NA*	16.95	NA*	20.72	NA*	24.49	17.95	26.38	19.07	28.26	20.19	30.15	21.31	32.03	35
36	NA*	15.49	NA*	17.46	NA*	21.40	NA*	25.34	18.36	27.31	19.52	29.28	20.68	31.25	21.83	33.22	36
37	NA*	15.96	NA*	18.02	15.23	22.15	17.63	26.28	18.83	28.34	20.03	30.40	21.23	32.47	22.42	34.53	37
38	NA*	16.48	NA*	18.65	15.61	22.98	18.10	27.31	19.35	29.48	20.59	31.65	21.84	33.81	23.08	35.98	38
39	NA*	17.04	NA*	19.32	16.02	23.88	18.62	28.44	19.91	30.72	21.21	33.00	22.51	35.28	23.81	37.56	39
40	NA*	17.70	NA*	20.11	16.47	24.93	19.18	29.76	20.53	32.17	21.89	34.58	23.24	36.99	24.60	39.40	40
41	NA*	18.43	NA*	20.99	16.96	26.10	19.79	31.21	21.21	33.77	22.62	36.33	24.04	38.88	25.45	41.44	41
42	NA*	19.25	NA*	21.97	17.49	27.42	20.45	32.86	21.93	35.58	23.41	38.30	24.89	41.02	26.37	43.74	42
43	NA*	20.12	NA*	23.02	18.09	28.81	21.20	34.60	22.76	37.49	24.31	40.39	25.87	43.28	27.42	46.18	43
44	NA*	21.04	15.43	24.12	18.69	30.27	21.95	36.43	23.58	39.51	25.22	42.59	26.85	45.67	28.48	48.74	44
45	NA*	22.00	15.88	25.27	19.29	31.81	22.71	38.36	24.41	41.63	26.12	44.90	27.82	48.17	29.53	51.44	45
46	NA*	22.96	16.33	26.43	19.90	33.36	23.46	40.28	25.24	43.75	27.02	47.21	28.80	50.68	30.58	54.14	46
47	NA*	23.93	16.76	27.58	20.46	34.90	24.16	42.21	26.01	45.87	27.87	49.52	29.72	53.18	31.57	56.84	47
48	15.21	24.82	17.12	28.66	20.95	36.33	24.77	44.00	26.69	47.83	28.60	51.67	30.51	55.50	32.43	59.34	48
49	15.49	25.62	17.46	29.61	21.40	37.60	25.34	45.59	27.31	49.59	29.28	53.58	31.25	57.58	33.22	61.57	49
50	15.68	26.30	17.69	30.43	21.70	38.70	25.71	46.96	27.72	51.09	29.73	55.22	31.73	59.35	33.74	63.48	50
51	16.34	27.85	18.48	32.29	22.75	41.18	27.03	50.06	29.17	54.50	31.31	58.94	33.45	63.38	35.58	67.83	51
52	16.97	29.43	19.24	34.18	23.77	43.70	28.30	53.21	30.56	57.97	32.83	62.72	35.10	67.48	37.36	72.23	52
53	17.63	31.02	20.03	36.10	24.82	46.25	29.61	56.40	32.01	61.48	34.41	66.56	36.81	71.63	39.20	76.71	53
54	18.26	32.65	20.79	38.05	25.84	48.85	30.88	59.65	33.41	65.05	35.93	70.45	38.46	75.85	40.98	81.25	54
55	18.90	34.29	21.55	40.02	26.85	51.48	32.15	62.94	34.80	68.67	37.45	74.40	40.11	80.13	42.76	85.86	55
56	19.51	35.96	22.28	42.02	27.83	54.15	33.37	66.27	36.15	72.34	38.92	78.40	41.69	84.46	44.47	90.53	56
57	20.10	37.63	22.99	44.03	28.77	56.82	34.55	69.61	37.44	76.01	40.33	82.41	43.22	88.80	46.11	95.20	57
58	20.68	39.37	23.69	46.11	29.71	59.60	35.72	73.09	38.73	79.83	41.74	86.58	44.75	93.32	47.76	100.07	58
59	21.25	41.13	24.37	48.23	30.61	62.42	36.85	76.61	39.97	83.71	43.09	90.81	46.22	97.91	49.34	105.00	59
60	21.84	42.99	25.07	50.45	31.55	65.39	38.03	80.33	41.27	87.80	44.50	95.26	47.74	102.73	50.98	110.20	60
61	22.94	45.90	26.40	53.95	33.32	70.05	40.24	86.16	43.70	94.21	47.16	102.26	50.61	110.31	54.07	118.36	61
62	24.12	49.07	27.81	57.76	35.20	75.13	42.59	92.50	46.28	101.19	49.98	109.87	53.67	118.56	57.36	127.24	62
63	25.41	52.53	29.36	61.90	37.27	80.66	45.17	99.41	49.12	108.79	53.08	118.16	57.03	127.54	60.98	136.92	63
64	26.82	56.33	31.05	66.47	39.52	86.75	47.99	107.02	52.23	117.16	56.46	127.30	60.70	137.44	64.93	147.58	64
65	28.35	60.52	32.89	71.49	41.97	93.44	51.05	115.39	55.59	126.36	60.13	137.34	64.67	148.31	69.21	159.29	65
66	30.01	65.05	34.89	76.93	44.64	100.70	54.38	124.46	59.26	136.34	64.13	148.22	69.01	160.11	73.88	171.99	66
67	31.80	69.99	37.03	82.86	47.49	108.59	57.96	134.33	63.19	147.20	68.42	160.07	73.65	172.94	78.88	185.81	67
68	33.75	75.35	39.37	89.29	50.61	117.17	61.86	145.05	67.48	158.99	73.10	172.93	78.72	186.87	84.34	200.81	68
69	35.84	81.13	41.88	96.22	53.96	126.42	66.04	156.61	72.08	171.71	78.12	186.80	84.16	201.90	90.20	216.99	69
70	38.10	87.38	44.59	103.72	57.57	136.42	70.55	169.11	77.04	185.46	83.53	201.80	90.02	218.15	96.51	234.50	70

Montly Premium

20 Year Level Term

Male

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	18
19	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	19
20	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	20
21	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	21
22	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	22
23	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	23
24	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	24
25	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	25
26	NA*	18.01	NA*	20.48	17.30	25.42	20.21	30.37	21.67	32.84	23.13	35.31	24.59	37.78	26.04	40.26	26
27	NA*	18.01	NA*	20.48	17.41	25.42	20.36	30.37	21.83	32.84	23.30	35.31	24.77	37.78	26.24	40.26	27
28	NA*	18.01	NA*	20.48	17.45	25.42	20.40	30.37	21.88	32.84	23.35	35.31	24.83	37.78	26.31	40.26	28
29	NA*	18.01	NA*	20.48	17.49	25.42	20.45	30.37	21.93	32.84	23.41	35.31	24.89	37.78	26.37	40.26	29
30	NA*	18.01	NA*	20.48	17.49	25.42	20.45	30.37	21.93	32.84	23.41	35.31	24.89	37.78	26.37	40.26	30
31	NA*	18.50	NA*	21.07	17.75	26.21	20.78	31.35	22.29	33.92	23.81	36.50	25.32	39.07	26.83	41.64	31
32	NA*	18.95	NA*	21.61	17.75	26.93	20.78	32.25	22.29	34.91	23.81	37.57	25.32	40.23	26.83	42.89	32
33	NA*	19.46	NA*	22.23	17.75	27.75	20.78	33.28	22.29	36.04	23.81	38.81	25.32	41.57	26.83	44.34	33
34	NA*	20.00	NA*	22.88	17.86	28.62	20.92	34.36	22.45	37.23	23.97	40.11	25.50	42.98	27.03	45.85	34
35	NA*	20.52	NA*	23.50	17.94	29.45	21.01	35.40	22.55	38.37	24.09	41.35	25.62	44.32	27.16	47.30	35
36	NA*	21.13	15.12	24.23	18.28	30.42	21.44	36.62	23.02	39.72	24.60	42.81	26.17	45.91	27.75	49.01	36
37	NA*	21.60	15.54	24.79	18.84	31.18	22.14	37.56	23.79	40.75	25.44	43.94	27.09	47.13	28.74	50.32	37
38	NA*	22.49	15.91	25.86	19.33	32.60	22.75	39.34	24.46	42.71	26.17	46.08	27.89	49.45	29.60	52.82	38
39	NA*	23.53	16.36	27.11	19.93	34.26	23.50	41.41	25.29	44.99	27.08	48.57	28.86	52.14	30.65	55.72	39
40	15.00	24.94	16.87	28.80	20.61	36.51	24.35	44.23	26.22	48.09	28.09	51.95	29.96	55.81	31.83	59.67	40
41	15.59	26.54	17.57	30.71	21.55	39.07	25.53	47.43	27.51	51.61	29.50	55.78	31.49	59.96	33.48	64.14	41
42	16.29	28.35	18.42	32.89	22.68	41.97	26.94	51.05	29.07	55.59	31.19	60.13	33.32	64.67	35.45	69.21	42
43	17.04	30.27	19.32	35.20	23.88	45.05	28.44	54.90	30.72	59.83	33.00	64.75	35.28	69.68	37.56	74.60	43
44	17.84	32.65	20.28	38.05	25.16	48.85	30.04	59.65	32.48	65.05	34.92	70.45	37.36	75.85	39.80	81.25	44
45	18.85	34.86	21.49	40.70	26.78	52.38	32.06	64.07	34.70	69.91	37.34	75.75	39.98	81.59	42.62	87.43	45
46	19.74	37.98	22.56	44.45	28.20	57.38	33.84	70.32	36.66	76.78	39.48	83.25	42.30	89.72	45.12	96.19	46
47	20.78	41.06	23.81	48.14	29.86	62.31	35.91	76.47	38.94	83.56	41.97	90.64	44.99	97.72	48.02	104.81	47
48	21.84	44.00	25.07	51.67	31.55	67.01	38.03	82.35	41.27	90.02	44.50	97.69	47.74	105.36	50.98	113.03	48
49	22.99	47.05	26.46	55.33	33.39	71.90	40.33	88.46	43.80	96.74	47.27	105.02	50.74	113.30	54.21	121.58	49
50	24.21	49.71	27.92	58.52	35.35	76.14	42.77	93.77	46.49	102.58	50.20	111.39	53.91	120.21	57.63	129.02	50
51	25.60	52.64	29.59	62.04	37.57	80.84	45.55	99.64	49.54	109.04	53.53	118.44	57.52	127.84	61.51	137.24	51
52	27.01	55.23	31.28	65.15	39.82	84.98	48.37	104.81	52.64	114.73	56.91	124.65	61.18	134.57	65.46	144.48	52
53	27.69	59.62	32.10	70.42	40.91	92.01	49.73	113.60	54.14	124.40	58.55	135.20	62.96	145.99	67.37	156.79	53
54	29.43	64.18	34.18	75.89	43.70	99.31	53.21	122.72	57.97	134.43	62.72	146.14	67.48	157.85	72.23	169.55	54
55	31.49	68.81	36.66	81.45	47.00	106.71	57.34	131.98	62.51	144.61	67.68	157.25	72.85	169.88	78.02	182.52	55
56	33.92	78.05	39.57	92.53	50.88	121.49	62.19	150.45	67.84	164.93	73.49	179.41	79.15	193.89	84.80	208.37	56
57	36.92	87.61	43.18	104.01	55.69	136.79	68.20	169.58	74.46	185.97	80.71	202.37	86.97	218.76	93.22	235.16	57
58	39.01	93.23	45.69	110.75	59.04	145.78	72.38	180.81	79.06	198.33	85.73	215.85	92.41	233.36	99.08	250.88	58
59	42.02	98.16	49.30	116.67	63.85	153.68	78.40	190.68	85.68	209.19	92.95	227.69	100.23	246.20	107.50	264.70	59
60	46.65	102.44	54.85	121.80	71.26	160.52	87.66	199.24	95.86	218.60	104.06	237.96	112.26	257.32	120.47	276.68	60
61	50.67	110.20	59.68	131.11	77.69	172.93	95.70	214.75	104.70	235.66	113.71	256.57	122.71	277.48	131.72	298.39	61
62	55.07	118.42	64.95	140.98	84.72	186.09	104.49	231.20	114.37	253.75	124.25	276.31	134.14	298.86	144.02	321.42	62
63	59.79	127.12	70.62	151.41	92.28	200.00	113.93	248.59	124.76	272.88	135.59	297.18	146.42	321.47	157.25	345.77	63
64	64.91	136.26	76.77	162.38	100.47	214.63	124.18	266.87	136.03	292.99	147.89	319.12	159.74	345.24	171.59	371.36	64
65	70.41	145.92	83.36	173.97	109.27	230.08	135.18	286.19	148.13	314.24	161.08	342.30	174.04	370.35	186.99	398.41	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Montly Premium

20 Year Level Term

Female

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	18
19	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	19
20	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	20
21	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	21
22	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	22
23	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	23
24	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	24
25	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	25
26	NA*	15.49	NA*	17.46	16.06	21.40	18.66	25.34	19.97	27.31	21.27	29.28	22.57	31.25	23.87	33.22	26
27	NA*	15.73	NA*	17.74	16.21	21.78	18.85	25.81	20.17	27.82	21.49	29.84	22.81	31.86	24.13	33.87	27
28	NA*	15.91	NA*	17.97	16.25	22.08	18.90	26.18	20.22	28.24	21.55	30.29	22.88	32.35	24.20	34.40	28
29	NA*	16.13	NA*	18.22	16.29	22.41	18.95	26.61	20.28	28.70	21.61	30.80	22.94	32.90	24.27	34.99	29
30	NA*	16.41	NA*	18.56	16.40	22.87	19.09	27.17	20.43	29.32	21.78	31.48	23.12	33.63	24.46	35.78	30
31	NA*	16.60	NA*	18.79	16.47	23.17	19.18	27.55	20.53	29.74	21.89	31.93	23.24	34.12	24.60	36.31	31
32	NA*	16.81	NA*	19.04	16.51	23.50	19.23	27.97	20.59	30.20	21.94	32.43	23.30	34.67	24.66	36.90	32
33	NA*	17.04	NA*	19.32	16.59	23.88	19.32	28.44	20.69	30.72	22.06	33.00	23.43	35.28	24.79	37.56	33
34	NA*	17.28	NA*	19.60	16.66	24.26	19.42	28.91	20.79	31.24	22.17	33.56	23.55	35.89	24.92	38.22	34
35	NA*	17.47	NA*	19.83	16.70	24.56	19.46	29.29	20.84	31.65	22.23	34.01	23.61	36.38	24.99	38.74	35
36	NA*	18.15	NA*	20.65	16.92	25.65	19.74	30.65	21.15	33.15	22.56	35.65	23.97	38.15	25.38	40.65	36
37	NA*	18.85	NA*	21.49	17.41	26.78	20.36	32.06	21.83	34.70	23.30	37.34	24.77	39.98	26.24	42.62	37
38	NA*	19.60	NA*	22.40	17.75	27.98	20.78	33.56	22.29	36.35	23.81	39.15	25.32	41.94	26.83	44.73	38
39	NA*	20.59	15.09	23.58	18.24	29.56	21.39	35.54	22.96	38.53	24.54	41.52	26.11	44.50	27.69	47.49	39
40	NA*	21.74	15.46	24.96	18.73	31.40	22.00	37.84	23.64	41.06	25.27	44.28	26.91	47.50	28.54	50.72	40
41	NA*	22.87	15.94	26.32	19.37	33.21	22.80	40.10	24.52	43.54	26.23	46.99	27.95	50.43	29.66	53.88	41
42	NA*	23.93	16.33	27.58	19.90	34.90	23.46	42.21	25.24	45.87	27.02	49.52	28.80	53.18	30.58	56.84	42
43	15.07	25.10	16.95	28.99	20.72	36.78	24.49	44.56	26.38	48.45	28.26	52.34	30.15	56.24	32.03	60.13	43
44	15.37	26.18	17.32	30.29	21.21	38.51	25.10	46.72	27.05	50.83	28.99	54.94	30.94	59.05	32.89	63.15	44
45	15.80	27.22	17.83	31.53	21.89	40.16	25.95	48.79	27.98	53.11	30.01	57.42	32.04	61.73	34.07	66.05	45
46	16.41	29.10	18.56	33.79	22.87	43.17	27.17	52.55	29.32	57.24	31.48	61.93	33.63	66.62	35.78	71.31	46
47	16.95	30.67	19.21	35.68	23.73	45.69	28.25	55.70	30.51	60.71	32.77	65.71	35.03	70.72	37.29	75.72	47
48	17.54	32.20	19.91	37.51	24.67	48.13	29.43	58.75	31.81	64.07	34.18	69.38	36.56	74.69	38.94	80.00	48
49	18.15	33.96	20.65	39.63	25.65	50.95	30.65	62.28	33.15	67.94	35.65	73.61	38.15	79.27	40.65	84.93	49
50	18.85	35.77	21.49	41.80	26.78	53.85	32.06	65.90	34.70	71.92	37.34	77.95	39.98	83.98	42.62	90.00	50
51	19.53	37.53	22.31	43.91	27.87	56.67	33.42	69.42	36.20	75.80	38.98	82.18	41.76	88.56	44.53	94.94	51
52	20.33	39.63	23.27	46.42	29.14	60.01	35.02	73.61	37.96	80.40	40.89	87.20	43.83	94.00	46.77	100.79	52
53	21.18	42.00	24.29	49.27	30.50	63.81	36.71	78.35	39.82	85.62	42.93	92.90	46.03	100.17	49.14	107.44	53
54	22.07	44.09	25.36	51.78	31.93	67.16	38.50	82.54	41.78	90.23	45.07	97.92	48.35	105.60	51.64	113.29	54
55	23.06	46.51	26.54	54.68	33.51	71.03	40.47	87.38	43.95	95.55	47.44	103.72	50.92	111.90	54.40	120.07	55
56	24.07	49.10	27.75	57.79	35.12	75.17	42.49	92.55	46.18	101.24	49.86	109.93	53.55	118.62	57.23	127.31	56
57	25.13	50.84	29.02	59.87	36.82	77.95	44.61	96.03	48.50	105.06	52.40	114.10	56.30	123.14	60.19	132.18	57
58	27.01	55.04	31.28	64.92	39.82	84.68	48.37	104.44	52.64	114.32	56.91	124.20	61.18	134.08	65.46	143.96	58
59	28.89	58.71	33.53	69.32	42.83	90.55	52.13	111.77	56.78	122.38	61.42	133.00	66.07	143.61	70.72	154.22	59
60	30.98	62.49	36.04	73.86	46.18	96.60	56.31	119.34	61.38	130.71	66.44	142.08	71.51	153.45	76.58	164.82	60
61	33.21	66.79	38.72	79.02	49.75	103.48	60.78	127.94	66.29	140.17	71.80	152.40	77.32	164.63	82.83	176.86	61
62	35.68	71.44	41.68	84.60	53.70	110.92	65.71	137.24	71.72	150.40	77.72	163.56	83.73	176.72	89.74	189.88	62
63	38.40	76.50	44.96	90.67	58.06	119.01	71.16	147.35	77.71	161.52	84.27	175.69	90.82	189.86	97.37	204.03	63
64	41.41	81.95	48.57	97.21	62.87	127.73	77.18	158.25	84.33	173.51	91.49	188.78	98.64	204.04	105.79	219.30	64
65	44.70	87.82	52.51	104.26	68.14	137.13	83.76	170.00	91.57	186.44	99.38	202.88	107.19	219.31	115.00	235.75	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Montly Premium

30 Year Level Term

Male

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	18
19	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	19
20	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	20
21	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	21
22	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	22
23	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	23
24	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	24
25	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	25
26	NA*	19.63	16.08	22.42	19.56	28.02	23.03	33.61	24.77	36.41	26.51	39.20	28.25	42.00	29.99	44.80	26
27	NA*	20.03	16.28	22.90	19.82	28.66	23.36	34.41	25.14	37.29	26.91	40.16	28.68	43.04	30.45	45.91	27
28	NA*	20.45	16.50	23.41	20.12	29.33	23.74	35.25	25.55	38.22	27.36	41.18	29.17	44.14	30.98	47.10	28
29	NA*	20.85	16.76	23.89	20.46	29.97	24.16	36.05	26.01	39.09	27.87	42.14	29.72	45.18	31.57	48.22	29
30	15.09	21.27	16.98	24.40	20.76	30.65	24.54	36.90	26.43	40.03	28.32	43.15	30.21	46.28	32.10	49.40	30
31	15.33	21.93	17.26	25.19	21.14	31.70	25.01	38.22	26.95	41.47	28.88	44.73	30.82	47.99	32.75	51.24	31
32	15.63	22.31	17.63	25.64	21.62	32.30	25.62	38.97	27.62	42.30	29.61	45.63	31.61	48.96	33.61	52.30	32
33	15.82	22.71	17.86	26.12	21.93	32.94	26.00	39.77	28.03	43.18	30.07	46.59	32.10	50.00	34.14	53.42	33
34	16.03	23.11	18.11	26.60	22.26	33.58	26.42	40.57	28.50	44.06	30.57	47.55	32.65	51.04	34.73	54.53	34
35	16.20	23.48	18.31	27.05	22.53	34.18	26.75	41.32	28.86	44.89	30.97	48.45	33.08	52.02	35.19	55.59	35
36	16.88	24.99	19.12	28.85	23.62	36.59	28.11	44.33	30.36	48.19	32.60	52.06	34.85	55.93	37.10	59.80	36
37	17.61	26.56	20.00	30.74	24.78	39.11	29.57	47.47	31.96	51.66	34.35	55.84	36.74	60.02	39.14	64.21	37
38	18.38	28.35	20.93	32.89	26.02	41.97	31.12	51.05	33.67	55.59	36.21	60.13	38.76	64.67	41.31	69.21	38
39	19.27	30.27	22.00	35.20	27.45	45.05	32.90	54.90	35.63	59.83	38.36	64.75	41.08	69.68	43.81	74.60	39
40	20.24	32.39	23.16	37.74	28.99	48.43	34.83	59.13	37.75	64.48	40.67	69.83	43.59	75.18	46.51	80.53	40
41	21.32	34.78	24.45	40.61	30.72	52.27	36.99	63.92	40.13	69.75	43.26	75.58	46.40	81.41	49.53	87.24	41
42	22.47	37.46	25.84	43.83	32.57	56.56	39.30	69.28	42.66	75.65	46.03	82.01	49.39	88.37	52.76	94.74	42
43	23.79	40.33	27.42	47.27	34.67	61.14	41.93	75.02	45.56	81.95	49.19	88.89	52.81	95.83	56.44	102.77	43
44	25.17	43.57	29.08	51.16	36.89	66.33	44.70	81.50	48.61	89.09	52.51	96.67	56.42	104.26	60.32	111.85	44
45	26.75	47.12	30.97	55.42	39.41	72.01	47.85	88.60	52.07	96.90	56.29	105.19	60.51	113.49	64.73	121.78	45
46	28.51	51.07	33.08	60.16	42.23	78.33	51.38	96.50	55.95	105.58	60.52	114.67	65.10	123.75	69.67	132.84	46
47	30.51	55.42	35.48	65.37	45.43	85.28	55.37	105.19	60.34	115.15	65.32	125.10	70.29	135.05	75.26	145.01	47
48	32.69	60.24	38.10	71.15	48.92	92.99	59.74	114.83	65.15	125.74	70.56	136.66	75.97	147.58	81.38	158.50	48
49	35.07	65.57	40.95	77.55	52.72	101.52	64.49	125.49	70.37	137.48	76.26	149.46	82.14	161.45	88.03	173.43	49
50	37.72	71.37	44.14	84.52	56.97	110.81	69.80	137.10	76.22	150.25	82.63	163.40	89.05	176.54	95.46	189.69	50
51	43.03	82.91	50.51	98.37	65.47	129.27	80.42	160.18	87.90	175.63	95.38	191.09	102.86	206.54	110.33	222.00	51
52	49.35	96.73	58.10	114.95	75.58	151.38	93.06	187.82	101.81	206.03	110.55	224.25	119.29	242.47	128.03	260.69	52
53	56.90	113.09	67.15	134.58	87.65	177.55	108.15	220.53	118.40	242.02	128.65	263.51	138.90	284.99	149.15	306.48	53
54	65.76	132.36	77.78	157.70	101.83	208.38	125.87	259.07	137.89	284.41	149.92	309.75	161.94	335.10	173.96	360.44	54
55	76.33	155.34	90.47	185.28	118.75	245.16	147.02	305.03	161.16	334.97	175.30	364.91	189.43	394.85	203.57	424.79	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Montly Premium

30 Year Level Term

Male

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	18
19	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	19
20	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	20
21	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	21
22	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	22
23	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	23
24	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	24
25	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	25
26	26.65	43.22	33.66	55.75	40.66	68.27	47.66	80.80	54.67	93.32	61.67	105.85	68.67	118.37	75.67	130.90	26
27	27.22	44.49	34.41	57.44	41.60	70.39	48.79	83.34	55.98	96.28	63.17	109.23	70.36	122.18	77.55	135.13	27
28	27.78	45.76	35.16	59.13	42.54	72.50	49.92	85.87	57.30	99.25	64.68	112.62	72.06	125.99	79.43	139.36	28
29	28.42	47.03	36.01	60.82	43.60	74.62	51.19	88.41	58.78	102.21	66.37	116.00	73.96	129.80	81.55	143.59	29
30	29.05	48.37	36.85	62.61	44.65	76.85	52.46	91.09	60.26	105.33	68.06	119.57	75.86	133.81	83.66	148.05	30
31	29.76	50.41	37.79	65.33	45.83	80.26	53.87	95.18	61.90	110.10	69.94	125.02	77.98	139.95	86.01	154.87	31
32	30.74	51.61	39.11	66.93	47.47	82.25	55.84	97.58	64.21	112.90	72.57	128.22	80.94	143.54	89.30	158.86	32
33	31.31	52.81	39.86	68.53	48.41	84.25	56.97	99.97	65.52	115.70	74.08	131.42	82.63	147.14	91.18	162.86	33
34	31.94	54.08	40.71	70.22	49.47	86.37	58.24	102.51	67.00	118.66	75.77	134.80	84.53	150.95	93.30	167.09	34
35	32.51	55.28	41.46	71.82	50.41	88.36	59.37	104.91	68.32	121.45	77.27	138.00	86.23	154.54	95.18	171.08	35
36	34.62	59.93	44.28	78.02	53.94	96.12	63.60	114.21	73.25	132.31	82.91	150.40	92.57	168.50	102.23	186.59	36
37	36.88	64.86	47.29	84.60	57.70	104.34	68.11	124.08	78.52	143.82	88.93	163.56	99.34	183.30	109.75	203.04	37
38	39.34	70.43	50.58	92.03	61.81	113.63	73.04	135.22	84.28	156.82	95.51	178.42	106.74	200.01	117.97	221.61	38
39	42.09	76.50	54.24	100.11	66.39	123.73	78.54	147.35	90.69	170.97	102.84	194.58	114.99	218.20	127.14	241.82	39
40	45.12	83.12	58.28	108.95	71.44	134.78	84.60	160.60	97.76	186.43	110.92	212.26	124.08	238.08	137.24	263.91	40
41	48.51	90.60	62.80	118.91	77.08	147.23	91.37	175.55	105.66	203.87	119.95	232.18	134.24	260.50	148.52	288.82	41
42	52.10	98.92	67.59	130.01	83.08	161.10	98.56	192.19	114.05	223.28	129.54	254.37	145.02	285.46	160.51	316.55	42
43	56.19	107.94	73.04	142.04	89.89	176.14	106.74	210.24	123.59	244.33	140.44	278.43	157.29	312.53	174.14	346.63	43
44	60.56	118.02	78.87	155.48	97.18	192.94	115.48	230.40	133.79	267.86	152.10	305.32	170.40	342.78	188.71	380.23	44
45	65.43	129.16	85.36	170.33	105.28	211.50	125.21	252.68	145.14	293.85	165.07	335.02	185.00	376.19	204.92	417.36	45
46	71.00	141.50	92.78	186.78	114.57	232.07	136.35	277.35	158.14	322.64	179.92	367.92	201.71	413.21	223.49	458.49	46
47	77.20	155.03	101.05	204.83	124.91	254.63	148.76	304.42	172.61	354.22	196.46	404.02	220.32	453.81	244.17	503.61	47
48	84.04	170.12	110.17	224.95	136.30	279.77	162.44	334.60	188.57	389.42	214.70	444.25	240.83	499.07	266.96	553.90	48
49	91.44	186.76	120.04	247.13	148.64	307.50	177.24	367.87	205.84	428.25	234.44	488.62	263.04	548.99	291.64	609.36	49
50	99.76	204.95	131.13	271.38	162.51	337.82	193.88	404.25	225.25	470.69	256.62	537.12	288.00	603.56	319.37	669.99	50
51	116.33	240.97	153.22	319.42	190.12	397.86	227.01	476.30	263.91	554.75	300.80	633.19	337.70	711.63	374.59	790.07	51
52	136.14	284.12	179.64	376.94	223.14	469.77	266.64	562.59	310.13	655.42	353.63	748.24	397.13	841.07	440.63	933.89	52
53	159.69	335.23	211.03	445.09	262.38	554.96	313.73	664.82	365.08	774.68	416.42	884.54	467.77	994.41	519.12	1,104.27	53
54	187.39	395.51	247.98	525.46	308.56	655.42	369.14	785.37	429.73	915.33	490.31	1,045.28	550.89	1,175.24	611.47	1,305.19	54
55	220.39	467.28	291.97	621.16	363.55	775.03	435.13	928.91	506.71	1,082.79	578.29	1,236.67	649.87	1,390.55	721.45	1,544.42	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Montly Premium

30 Year Level Term

Female

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	18
19	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	19
20	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	20
21	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	21
22	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	22
23	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	23
24	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	24
25	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	25
26	NA*	16.13	NA*	18.22	17.38	22.41	20.31	26.61	21.78	28.70	23.24	30.80	24.71	32.90	26.17	34.99	26
27	NA*	16.53	NA*	18.70	17.68	23.05	20.68	27.41	22.19	29.58	23.69	31.76	25.20	33.93	26.70	36.11	27
28	NA*	16.90	NA*	19.15	17.94	23.66	21.01	28.16	22.55	30.41	24.09	32.66	25.62	34.91	27.16	37.16	28
29	NA*	17.28	NA*	19.60	18.24	24.26	21.39	28.91	22.96	31.24	24.54	33.56	26.11	35.89	27.69	38.22	29
30	NA*	17.65	NA*	20.06	18.50	24.86	21.72	29.66	23.33	32.06	24.93	34.47	26.54	36.87	28.15	39.27	30
31	NA*	18.22	NA*	20.73	18.99	25.76	22.33	30.79	24.00	33.30	25.67	35.82	27.34	38.33	29.00	40.85	31
32	NA*	18.59	NA*	21.18	19.26	26.36	22.66	31.54	24.36	34.13	26.06	36.72	27.76	39.31	29.46	41.90	32
33	NA*	18.99	NA*	21.66	19.56	27.00	23.03	32.34	24.77	35.01	26.51	37.68	28.25	40.35	29.99	43.02	33
34	NA*	19.42	NA*	22.17	19.82	27.68	23.36	33.19	25.14	35.94	26.91	38.70	28.68	41.45	30.45	44.20	34
35	NA*	19.84	NA*	22.68	20.16	28.36	23.79	34.03	25.60	36.87	27.42	39.71	29.23	42.55	31.04	45.39	35
36	15.12	20.71	17.01	23.72	20.80	29.75	24.59	35.77	26.48	38.78	28.37	41.80	30.27	44.81	32.16	47.82	36
37	15.51	21.67	17.49	24.88	21.44	31.29	25.38	37.70	27.36	40.90	29.33	44.11	31.31	47.32	33.28	50.52	37
38	15.98	22.73	18.05	26.15	22.19	32.98	26.32	39.81	28.39	43.23	30.46	46.65	32.53	50.06	34.60	53.48	38
39	16.48	23.86	18.65	27.50	22.98	34.78	27.31	42.07	29.48	45.71	31.65	49.35	33.81	53.00	35.98	56.64	39
40	17.00	25.10	19.27	28.99	23.81	36.78	28.35	44.56	30.62	48.45	32.89	52.34	35.16	56.24	37.43	60.13	40
41	17.56	26.47	19.94	30.63	24.71	38.96	29.47	47.29	31.86	51.45	34.24	55.62	36.62	59.78	39.01	63.94	41
42	18.17	27.92	20.68	32.38	25.69	41.29	30.70	50.20	33.20	54.66	35.71	59.11	38.21	63.57	40.72	68.02	42
43	18.83	29.57	21.47	34.35	26.74	43.92	32.01	53.49	34.65	58.28	37.29	63.06	39.92	67.84	42.56	72.63	43
44	19.51	31.31	22.28	36.44	27.83	46.70	33.37	56.97	36.15	62.10	38.92	67.23	41.69	72.37	44.47	77.50	44
45	20.29	33.16	23.21	38.67	29.07	49.67	34.93	60.68	37.85	66.19	40.78	71.69	43.71	77.19	46.64	82.70	45
46	21.23	35.00	24.34	40.87	30.57	52.61	36.81	64.35	39.92	70.22	43.04	76.09	46.15	81.96	49.27	87.83	46
47	22.24	37.04	25.55	43.32	32.19	55.88	38.83	68.44	42.15	74.72	45.46	81.00	48.78	87.27	52.10	93.55	47
48	23.34	39.13	26.88	45.83	33.96	59.22	41.04	72.62	44.58	79.32	48.11	86.01	51.65	92.71	55.19	99.41	48
49	24.54	41.46	28.32	48.62	35.88	62.95	43.43	77.27	47.21	84.44	50.99	91.60	54.77	98.76	58.55	105.92	49
50	25.85	43.95	29.90	51.61	37.98	66.93	46.06	82.25	50.11	89.92	54.15	97.58	58.19	105.24	62.23	112.90	50
51	28.93	50.41	33.59	59.37	42.91	77.27	52.22	95.18	56.88	104.13	61.54	113.09	66.20	122.04	70.85	130.99	51
52	32.53	58.14	37.91	68.64	48.66	89.64	59.41	110.64	64.79	121.14	70.17	131.64	75.54	142.14	80.92	152.64	52
53	36.78	67.31	43.01	79.64	55.46	104.31	67.92	128.97	74.15	141.31	80.37	153.64	86.60	165.97	92.83	178.30	53
54	41.76	78.12	48.99	92.61	63.44	121.60	77.88	150.59	85.11	165.09	92.33	179.58	99.56	194.08	106.78	208.57	54
55	47.66	90.97	56.07	108.04	72.87	142.17	89.68	176.30	98.08	193.37	106.49	210.43	114.89	227.50	123.30	244.56	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Montly Premium

30 Year Level Term

Female

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	18
19	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	19
20	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	20
21	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	21
22	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	22
23	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	23
24	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	24
25	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	25
26	22.42	32.29	28.02	41.18	33.61	50.06	39.20	58.94	44.80	67.83	50.39	76.71	55.98	85.59	61.57	94.47	26
27	22.99	33.49	28.77	42.77	34.55	52.06	40.33	61.34	46.11	70.62	51.89	79.90	57.67	89.19	63.45	98.47	27
28	23.55	34.69	29.52	44.37	35.49	54.05	41.46	63.74	47.43	73.42	53.40	83.10	59.37	92.78	65.33	102.46	28
29	24.12	35.89	30.27	45.97	36.43	56.05	42.59	66.13	48.74	76.22	54.90	86.30	61.06	96.38	67.21	106.46	29
30	24.61	37.02	30.93	47.47	37.25	57.93	43.57	68.39	49.90	78.85	56.22	89.30	62.54	99.76	68.86	110.22	30
31	25.60	38.78	32.25	49.82	38.90	60.87	45.55	71.91	52.20	82.96	58.85	94.00	65.50	105.05	72.15	116.09	31
32	26.09	39.98	32.90	51.42	39.72	62.87	46.53	74.31	53.35	85.76	60.16	97.20	66.98	108.65	73.79	120.09	32
33	26.65	41.25	33.66	53.11	40.66	64.98	47.66	76.85	54.67	88.72	61.67	100.58	68.67	112.45	75.67	124.32	33
34	27.22	42.52	34.41	54.81	41.60	67.10	48.79	79.39	55.98	91.68	63.17	103.97	70.36	116.26	77.55	128.55	34
35	27.85	43.86	35.25	56.59	42.66	69.33	50.06	82.07	57.46	94.80	64.86	107.54	72.27	120.28	79.67	133.01	35
36	29.12	46.61	36.95	60.26	44.77	73.91	52.60	87.57	60.42	101.22	68.25	114.87	76.07	128.53	83.90	142.18	36
37	30.39	49.57	38.64	64.21	46.89	78.85	55.14	93.49	63.38	108.13	71.63	122.77	79.88	137.41	88.13	152.05	37
38	31.80	52.88	40.52	68.62	49.24	84.37	57.96	100.11	66.67	115.86	75.39	131.60	84.11	147.35	92.83	163.09	38
39	33.35	56.40	42.59	73.32	51.82	90.24	61.06	107.16	70.29	124.08	79.53	141.00	88.76	157.92	98.00	174.84	39
40	34.97	60.28	44.75	78.49	54.52	96.71	64.30	114.92	74.08	133.13	83.85	151.34	93.63	169.56	103.40	187.77	40
41	36.74	64.58	47.10	84.23	57.46	103.87	67.83	123.52	78.19	143.17	88.55	162.81	98.92	182.46	109.28	202.10	41
42	38.64	69.17	49.64	90.34	60.63	111.51	71.63	132.69	82.63	153.86	93.63	175.03	104.63	196.21	115.62	217.38	42
43	40.68	74.24	52.36	97.11	64.04	119.97	75.72	142.84	87.40	165.70	99.08	188.57	110.76	211.43	122.44	234.30	43
44	42.87	79.74	55.28	104.44	67.68	129.14	80.09	153.84	92.50	178.53	104.91	203.23	117.32	227.93	129.72	252.63	44
45	45.27	85.52	58.47	112.15	71.68	138.77	84.89	165.40	98.09	192.02	111.30	218.65	124.51	245.27	137.71	271.90	45
46	48.23	91.23	62.42	119.76	76.61	148.29	90.81	176.82	105.00	205.35	119.20	233.88	133.39	262.41	147.58	290.93	46
47	51.33	97.65	66.56	128.31	81.78	158.98	97.01	189.65	112.24	220.32	127.47	250.98	142.70	281.65	157.92	312.32	47
48	54.78	104.13	71.16	136.96	87.54	169.79	103.92	202.62	120.30	235.45	136.68	268.28	153.06	301.11	169.44	333.94	48
49	58.59	111.39	76.24	146.64	93.89	181.89	111.54	217.14	129.18	252.39	146.83	287.64	164.48	322.89	182.13	358.14	49
50	62.68	119.22	81.69	157.08	100.70	194.94	119.71	232.80	138.73	270.65	157.74	308.51	176.75	346.37	195.76	384.23	50
51	72.27	139.38	94.47	183.96	116.68	228.54	138.89	273.12	161.10	317.70	183.30	362.28	205.51	406.86	227.72	451.44	51
52	83.55	163.56	109.51	216.20	135.48	268.84	161.45	321.48	187.42	374.12	213.38	426.76	239.35	479.40	265.32	532.04	52
53	96.80	192.19	127.19	254.37	157.57	316.55	187.96	378.73	218.34	440.91	248.73	503.09	279.11	565.27	309.50	627.45	53
54	112.38	225.96	147.96	299.39	183.54	372.83	219.12	446.27	254.70	519.71	290.28	593.14	325.86	666.58	361.43	740.02	54
55	130.85	266.14	172.59	352.97	214.32	439.81	256.06	526.64	297.80	613.47	339.53	700.30	381.27	787.14	423.00	873.97	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Montly Premium

20 Year Level Term - Return of Premium

Male

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	18.97	27.88	21.63	32.32	26.96	41.21	32.29	50.11	34.96	54.55	37.62	59.00	40.29	63.45	42.95	67.89	18
19	18.99	27.90	21.66	32.35	27.00	41.25	32.34	50.15	35.01	54.60	37.68	59.06	40.35	63.51	43.02	67.96	19
20	19.02	27.92	21.69	32.38	27.04	41.29	32.39	50.20	35.06	54.66	37.74	59.11	40.41	63.57	43.09	68.02	20
21	19.04	27.95	21.72	32.41	27.08	41.33	32.43	50.25	35.11	54.71	37.79	59.17	40.47	63.63	43.15	68.09	21
22	19.06	27.99	21.75	32.46	27.11	41.40	32.48	50.34	35.17	54.81	37.85	59.28	40.53	63.75	43.22	68.22	22
23	19.09	28.04	21.78	32.52	27.15	41.48	32.53	50.44	35.22	54.92	37.91	59.39	40.59	63.87	43.28	68.35	23
24	19.13	28.11	21.83	32.60	27.23	41.59	32.62	50.58	35.32	55.07	38.02	59.56	40.72	64.06	43.41	68.55	24
25	19.18	28.20	21.89	32.72	27.30	41.74	32.72	50.76	35.42	55.28	38.13	59.79	40.84	64.30	43.55	68.81	25
26	19.25	28.32	21.97	32.86	27.42	41.93	32.86	51.00	35.58	55.54	38.30	60.07	41.02	64.61	43.74	69.14	26
27	19.35	28.46	22.09	33.03	27.57	42.15	33.05	51.28	35.79	55.85	38.53	60.41	41.27	64.97	44.01	69.54	27
28	19.46	28.60	22.23	33.20	27.75	42.38	33.28	51.56	36.04	56.16	38.81	60.75	41.57	65.34	44.34	69.93	28
29	19.58	28.77	22.37	33.39	27.94	42.64	33.52	51.89	36.30	56.52	39.09	61.14	41.88	65.77	44.66	70.39	29
30	19.72	28.93	22.54	33.59	28.17	42.91	33.80	52.22	36.61	56.88	39.43	61.54	42.24	66.20	45.06	70.85	30
31	20.14	29.94	23.04	34.80	28.84	44.52	34.64	54.24	37.54	59.10	40.44	63.96	43.34	68.82	46.24	73.68	31
32	20.61	31.07	23.61	36.16	29.60	46.33	35.58	56.50	38.58	61.58	41.57	66.67	44.57	71.76	47.56	76.84	32
33	21.15	32.29	24.26	37.62	30.46	48.28	36.66	58.94	39.77	64.27	42.87	69.60	45.97	74.93	49.07	80.26	33
34	21.74	33.66	24.96	39.26	31.40	50.46	37.84	61.67	41.06	67.27	44.28	72.87	47.50	78.48	50.72	84.08	34
35	22.40	35.18	25.75	41.09	32.45	52.91	39.16	64.72	42.51	70.63	45.86	76.54	49.21	82.45	52.56	88.36	35
36	23.13	36.88	26.63	43.12	33.62	55.62	40.61	68.11	44.11	74.35	47.61	80.60	51.10	86.85	54.60	93.09	36
37	23.90	38.69	27.56	45.29	34.86	58.51	42.16	71.73	45.82	78.34	49.47	84.94	53.12	91.55	56.77	98.16	37
38	24.73	40.61	28.54	47.61	36.18	61.59	43.81	75.58	47.63	82.57	51.44	89.57	55.26	96.56	59.07	103.56	38
39	25.55	42.56	29.53	49.95	37.49	64.71	45.45	79.48	49.43	86.87	53.42	94.25	57.40	101.63	61.38	109.02	39
40	26.35	44.58	30.49	52.37	38.77	67.95	47.05	83.52	51.19	91.31	55.33	99.10	59.47	106.89	63.61	114.68	40
41	27.69	NA**	32.10	NA**	40.91	NA**	49.73	NA**	54.14	NA**	58.55	NA**	62.96	NA**	67.37	NA**	41
42	29.12	NA**	33.82	NA**	43.21	NA**	52.60	NA**	57.29	NA**	61.99	NA**	66.68	NA**	71.38	NA**	42
43	30.67	NA**	35.68	NA**	45.69	NA**	55.70	NA**	60.71	NA**	65.71	NA**	70.72	NA**	75.72	NA**	43
44	32.32	NA**	37.65	NA**	48.32	NA**	58.99	NA**	64.32	NA**	69.66	NA**	74.99	NA**	80.33	NA**	44
45	34.08	NA**	39.77	NA**	51.14	NA**	62.51	NA**	68.20	NA**	73.89	NA**	79.58	NA**	85.26	NA**	45
46	35.94	NA**	41.99	NA**	54.11	NA**	66.23	NA**	72.29	NA**	78.34	NA**	84.40	NA**	90.46	NA**	46
47	37.86	NA**	44.31	NA**	57.19	NA**	70.08	NA**	76.53	NA**	82.97	NA**	89.41	NA**	95.86	NA**	47
48	39.88	NA**	46.73	NA**	60.43	NA**	74.12	NA**	80.97	NA**	87.82	NA**	94.67	NA**	101.52	NA**	48
49	41.98	NA**	49.24	NA**	63.77	NA**	78.31	NA**	85.57	NA**	92.84	NA**	100.11	NA**	107.37	NA**	49
50	44.14	NA**	51.84	NA**	67.23	NA**	82.63	NA**	90.33	NA**	98.03	NA**	105.73	NA**	113.43	NA**	50
51	46.63	NA**	54.83	NA**	71.22	NA**	87.61	NA**	95.81	NA**	104.01	NA**	112.20	NA**	120.40	NA**	51
52	49.19	NA**	57.90	NA**	75.32	NA**	92.74	NA**	101.45	NA**	110.15	NA**	118.86	NA**	127.57	NA**	52
53	51.92	NA**	61.17	NA**	79.68	NA**	98.19	NA**	107.44	NA**	116.70	NA**	125.95	NA**	135.21	NA**	53
54	54.71	NA**	64.53	NA**	84.15	NA**	103.78	NA**	113.59	NA**	123.41	NA**	133.22	NA**	143.04	NA**	54
55	57.56	NA**	67.94	NA**	88.70	NA**	109.47	NA**	119.85	NA**	130.23	NA**	140.61	NA**	151.00	NA**	55
56	60.45	NA**	71.41	NA**	93.33	NA**	115.25	NA**	126.21	NA**	137.17	NA**	148.13	NA**	159.09	NA**	56
57	63.34	NA**	74.88	NA**	97.95	NA**	121.03	NA**	132.57	NA**	144.11	NA**	155.65	NA**	167.18	NA**	57
58	66.30	NA**	78.43	NA**	102.69	NA**	126.95	NA**	139.08	NA**	151.21	NA**	163.34	NA**	175.47	NA**	58
59	69.33	NA**	82.07	NA**	107.54	NA**	133.01	NA**	145.75	NA**	158.49	NA**	171.23	NA**	183.96	NA**	59
60	72.36	NA**	85.70	NA**	112.39	NA**	139.08	NA**	152.42	NA**	165.76	NA**	179.11	NA**	192.45	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Montly Premium

20 Year Level Term - Return of Premium

Male

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	31.94	55.35	40.71	71.91	49.47	88.48	58.24	105.05	67.00	121.62	75.77	138.18	84.53	154.75	93.30	171.32	18
19	32.01	55.42	40.80	72.01	49.59	88.60	58.38	105.19	67.17	121.78	75.96	138.37	84.75	154.96	93.53	171.55	19
20	32.08	55.49	40.89	72.10	49.71	88.72	58.52	105.33	67.33	121.95	76.14	138.56	84.96	155.18	93.77	171.79	20
21	32.15	55.56	40.99	72.20	49.82	88.83	58.66	105.47	67.50	122.11	76.33	138.75	85.17	155.39	94.00	172.02	21
22	32.22	55.70	41.08	72.38	49.94	89.07	58.80	105.75	67.66	122.44	76.52	139.12	85.38	155.81	94.24	172.49	22
23	32.36	55.91	41.27	72.67	50.18	89.42	59.08	106.18	67.99	122.93	76.90	139.69	85.80	156.44	94.71	173.20	23
24	32.51	56.19	41.46	73.04	50.41	89.89	59.37	106.74	68.32	123.59	77.27	140.44	86.23	157.29	95.18	174.14	24
25	32.72	56.55	41.74	73.51	50.76	90.48	59.79	107.45	68.81	124.41	77.84	141.38	86.86	158.35	95.88	175.31	25
26	33.00	57.04	42.12	74.17	51.23	91.30	60.35	108.43	69.47	125.57	78.59	142.70	87.71	159.83	96.82	176.96	26
27	33.28	57.46	42.49	74.73	51.70	92.01	60.92	109.28	70.13	126.55	79.34	143.82	88.55	161.10	97.76	178.37	27
28	33.56	58.10	42.87	75.58	52.17	93.06	61.48	110.55	70.79	128.03	80.09	145.52	89.40	163.00	98.70	180.48	28
29	33.84	58.73	43.24	76.43	52.64	94.12	62.04	111.82	71.44	129.51	80.84	147.21	90.24	164.90	99.64	182.60	29
30	34.55	59.30	44.18	77.18	53.82	95.06	63.45	112.95	73.09	130.83	82.72	148.71	92.36	166.60	101.99	184.48	30
31	35.61	62.04	45.59	80.84	55.58	99.64	65.57	118.44	75.56	137.24	85.54	156.04	95.53	174.84	105.52	193.64	31
32	36.81	65.15	47.19	84.98	57.58	104.81	67.97	124.65	78.35	144.48	88.74	164.32	99.13	184.15	109.51	203.98	32
33	38.22	68.60	49.07	89.59	59.93	110.57	70.79	131.56	81.64	152.54	92.50	173.53	103.36	194.51	114.21	215.50	33
34	39.70	72.41	51.05	94.66	62.40	116.92	73.75	139.17	85.10	161.43	96.45	183.68	107.80	205.94	119.15	228.19	34
35	41.39	76.71	53.30	100.40	65.22	124.08	77.13	147.77	89.05	171.46	100.96	195.15	112.88	218.84	124.79	242.52	35
36	43.29	81.50	55.84	106.79	68.39	132.07	80.94	157.36	93.49	182.65	106.04	207.93	118.59	233.22	131.13	258.50	36
37	45.41	86.79	58.66	113.84	71.91	140.89	85.17	167.94	98.42	194.98	111.68	222.03	124.93	249.08	138.18	276.13	37
38	47.66	92.43	61.67	121.36	75.67	150.29	89.68	179.22	103.69	208.14	117.69	237.07	131.70	266.00	145.70	294.93	38
39	49.99	98.42	64.77	129.35	79.55	160.27	94.33	191.20	109.12	222.13	123.90	253.05	138.68	283.98	153.46	314.90	39
40	52.39	104.70	67.97	137.71	83.55	170.73	99.13	203.75	114.71	236.77	130.29	269.78	145.87	302.80	161.45	335.82	40
41	55.91	NA**	72.67	NA**	89.42	NA**	106.18	NA**	122.93	NA**	139.69	NA**	156.44	NA**	173.20	NA**	41
42	59.72	NA**	77.74	NA**	95.77	NA**	113.79	NA**	131.82	NA**	149.84	NA**	167.87	NA**	185.89	NA**	42
43	63.95	NA**	83.38	NA**	102.82	NA**	122.25	NA**	141.69	NA**	161.12	NA**	180.56	NA**	199.99	NA**	43
44	68.53	NA**	89.49	NA**	110.45	NA**	131.42	NA**	152.38	NA**	173.34	NA**	194.30	NA**	215.26	NA**	44
45	73.47	NA**	96.07	NA**	118.68	NA**	141.29	NA**	163.89	NA**	186.50	NA**	209.11	NA**	231.71	NA**	45
46	78.82	NA**	103.22	NA**	127.61	NA**	152.00	NA**	176.40	NA**	200.79	NA**	225.18	NA**	249.57	NA**	46
47	84.60	NA**	110.92	NA**	137.24	NA**	163.56	NA**	189.88	NA**	216.20	NA**	242.52	NA**	268.84	NA**	47
48	90.74	NA**	119.10	NA**	147.47	NA**	175.83	NA**	204.20	NA**	232.56	NA**	260.93	NA**	289.29	NA**	48
49	97.37	NA**	127.94	NA**	158.51	NA**	189.09	NA**	219.66	NA**	250.23	NA**	280.81	NA**	311.38	NA**	49
50	104.42	NA**	137.34	NA**	170.26	NA**	203.19	NA**	236.11	NA**	269.03	NA**	301.96	NA**	334.88	NA**	50
51	111.39	NA**	146.64	NA**	181.89	NA**	217.14	NA**	252.39	NA**	287.64	NA**	322.89	NA**	358.14	NA**	51
52	118.66	NA**	156.33	NA**	194.00	NA**	231.67	NA**	269.34	NA**	307.01	NA**	344.68	NA**	382.35	NA**	52
53	126.48	NA**	166.76	NA**	207.04	NA**	247.32	NA**	287.60	NA**	327.88	NA**	368.16	NA**	408.43	NA**	53
54	134.66	NA**	177.66	NA**	220.67	NA**	263.67	NA**	306.68	NA**	349.68	NA**	392.69	NA**	435.69	NA**	54
55	143.12	NA**	188.94	NA**	234.77	NA**	280.59	NA**	326.42	NA**	372.24	NA**	418.07	NA**	463.89	NA**	55
56	151.86	NA**	200.60	NA**	249.34	NA**	298.08	NA**	346.82	NA**	395.56	NA**	444.30	NA**	493.03	NA**	56
57	160.89	NA**	212.63	NA**	264.38	NA**	316.13	NA**	367.87	NA**	419.62	NA**	471.37	NA**	523.11	NA**	57
58	170.33	NA**	225.23	NA**	280.12	NA**	335.02	NA**	389.92	NA**	444.81	NA**	499.71	NA**	554.60	NA**	58
59	180.20	NA**	238.39	NA**	296.57	NA**	354.76	NA**	412.95	NA**	471.13	NA**	529.32	NA**	587.50	NA**	59
60	190.43	NA**	252.02	NA**	313.61	NA**	375.21	NA**	436.80	NA**	498.39	NA**	559.99	NA**	621.58	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Montly Premium

20 Year Level Term - Return of Premium

Female

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	16.10	19.44	18.19	22.20	22.38	27.72	26.56	33.23	28.65	35.99	30.74	38.75	32.83	41.51	34.93	44.27	18
19	16.22	19.84	18.33	22.68	22.56	28.36	26.79	34.03	28.91	36.87	31.02	39.71	33.14	42.55	35.25	45.39	19
20	16.34	20.24	18.48	23.16	22.75	28.99	27.03	34.83	29.17	37.75	31.31	40.67	33.45	43.59	35.58	46.51	20
21	16.45	20.64	18.62	23.64	22.94	29.63	27.26	35.63	29.43	38.63	31.59	41.63	33.75	44.63	35.91	47.63	21
22	16.60	21.04	18.79	24.12	23.17	30.27	27.55	36.43	29.74	39.51	31.93	42.59	34.12	45.67	36.31	48.74	22
23	16.74	21.44	18.96	24.60	23.39	30.91	27.83	37.23	30.05	40.39	32.27	43.55	34.48	46.70	36.70	49.86	23
24	16.90	21.81	19.15	25.05	23.66	31.51	28.16	37.98	30.41	41.21	32.66	44.45	34.91	47.68	37.16	50.92	24
25	17.07	22.21	19.35	25.53	23.92	32.15	28.49	38.78	30.77	42.09	33.06	45.41	35.34	48.72	37.62	52.03	25
26	17.23	22.61	19.55	26.01	24.18	32.79	28.82	39.58	31.13	42.97	33.45	46.37	35.77	49.76	38.08	53.15	26
27	17.42	22.99	19.77	26.46	24.48	33.39	29.19	40.33	31.55	43.80	33.90	47.27	36.26	50.74	38.61	54.21	27
28	17.61	23.39	20.00	26.94	24.78	34.03	29.57	41.13	31.96	44.68	34.35	48.23	36.74	51.78	39.14	55.32	28
29	17.79	23.79	20.22	27.42	25.08	34.67	29.94	41.93	32.37	45.56	34.80	49.19	37.23	52.81	39.66	56.44	29
30	17.98	24.23	20.45	27.95	25.38	35.39	30.32	42.82	32.79	46.54	35.25	50.26	37.72	53.98	40.19	57.69	30
31	18.45	25.29	21.01	29.22	26.14	37.08	31.26	44.94	33.82	48.87	36.38	52.80	38.94	56.72	41.51	60.65	31
32	18.97	26.47	21.63	30.63	26.96	38.96	32.29	47.29	34.96	51.45	37.62	55.62	40.29	59.78	42.95	63.94	32
33	19.53	27.71	22.31	32.12	27.87	40.95	33.42	49.78	36.20	54.19	38.98	58.60	41.76	63.02	44.53	67.43	33
34	20.10	29.05	22.99	33.73	28.77	43.09	34.55	52.46	37.44	57.14	40.33	61.82	43.22	66.50	46.11	71.18	34
35	20.68	30.46	23.69	35.42	29.71	45.35	35.72	55.28	38.73	60.24	41.74	65.20	44.75	70.17	47.76	75.13	35
36	21.30	31.92	24.43	37.17	30.69	47.68	36.95	58.19	40.08	63.45	43.21	68.70	46.34	73.95	49.47	79.21	36
37	21.91	33.47	25.16	39.03	31.66	50.16	38.17	61.29	41.42	66.86	44.67	72.42	47.93	77.99	51.18	83.55	37
38	22.52	35.09	25.89	40.98	32.64	52.76	39.39	64.54	42.77	70.43	46.14	76.31	49.51	82.20	52.89	88.09	38
39	23.13	36.76	26.63	42.98	33.62	55.43	40.61	67.87	44.11	74.10	47.61	80.32	51.10	86.54	54.60	92.76	39
40	23.72	38.45	27.33	45.01	34.56	58.13	41.79	71.26	45.40	77.82	49.02	84.38	52.63	90.94	56.25	97.50	40
41	24.77	NA**	28.60	NA**	36.25	NA**	43.90	NA**	47.73	NA**	51.55	NA**	55.38	NA**	59.21	NA**	41
42	25.85	NA**	29.90	NA**	37.98	NA**	46.06	NA**	50.11	NA**	54.15	NA**	58.19	NA**	62.23	NA**	42
43	26.96	NA**	31.22	NA**	39.75	NA**	48.27	NA**	52.54	NA**	56.80	NA**	61.06	NA**	65.33	NA**	43
44	28.09	NA**	32.58	NA**	41.55	NA**	50.53	NA**	55.02	NA**	59.51	NA**	64.00	NA**	68.48	NA**	44
45	29.19	NA**	33.90	NA**	43.32	NA**	52.74	NA**	57.45	NA**	62.16	NA**	66.87	NA**	71.58	NA**	45
46	30.30	NA**	35.23	NA**	45.09	NA**	54.95	NA**	59.88	NA**	64.81	NA**	69.74	NA**	74.67	NA**	46
47	31.38	NA**	36.52	NA**	46.82	NA**	57.11	NA**	62.26	NA**	67.40	NA**	72.55	NA**	77.70	NA**	47
48	32.41	NA**	37.76	NA**	48.47	NA**	59.18	NA**	64.53	NA**	69.88	NA**	75.24	NA**	80.59	NA**	48
49	33.40	NA**	38.95	NA**	50.05	NA**	61.15	NA**	66.70	NA**	72.25	NA**	77.80	NA**	83.35	NA**	49
50	34.31	NA**	40.05	NA**	51.52	NA**	62.98	NA**	68.72	NA**	74.45	NA**	80.19	NA**	85.92	NA**	50
51	36.05	NA**	42.14	NA**	54.30	NA**	66.46	NA**	72.54	NA**	78.63	NA**	84.71	NA**	90.79	NA**	51
52	37.86	NA**	44.31	NA**	57.19	NA**	70.08	NA**	76.53	NA**	82.97	NA**	89.41	NA**	95.86	NA**	52
53	39.74	NA**	46.56	NA**	60.20	NA**	73.84	NA**	80.66	NA**	87.48	NA**	94.30	NA**	101.12	NA**	53
54	41.69	NA**	48.90	NA**	63.32	NA**	77.74	NA**	84.95	NA**	92.16	NA**	99.37	NA**	106.58	NA**	54
55	43.71	NA**	51.33	NA**	66.56	NA**	81.78	NA**	89.40	NA**	97.01	NA**	104.63	NA**	112.24	NA**	55
56	45.81	NA**	53.84	NA**	69.90	NA**	85.97	NA**	94.00	NA**	102.03	NA**	110.06	NA**	118.10	NA**	56
57	47.97	NA**	56.43	NA**	73.36	NA**	90.29	NA**	98.76	NA**	107.22	NA**	115.69	NA**	124.15	NA**	57
58	50.20	NA**	59.11	NA**	76.93	NA**	94.76	NA**	103.67	NA**	112.58	NA**	121.49	NA**	130.40	NA**	58
59	52.48	NA**	61.85	NA**	80.58	NA**	99.32	NA**	108.68	NA**	118.05	NA**	127.42	NA**	136.78	NA**	59
60	54.85	NA**	64.70	NA**	84.38	NA**	104.06	NA**	113.90	NA**	123.75	NA**	133.59	NA**	143.43	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Montly Premium

20 Year Level Term - Return of Premium

Female

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	25.60	35.68	32.25	45.69	38.90	55.70	45.55	65.71	52.20	75.72	58.85	85.73	65.50	95.74	72.15	105.75	18
19	25.88	36.66	32.62	47.00	39.37	57.34	46.11	67.68	52.86	78.02	59.60	88.36	66.35	98.70	73.09	109.04	19
20	26.16	37.65	33.00	48.32	39.84	58.99	46.68	69.66	53.51	80.33	60.35	91.00	67.19	101.67	74.03	112.33	20
21	26.44	38.64	33.37	49.64	40.31	60.63	47.24	71.63	54.17	82.63	61.10	93.63	68.04	104.63	74.97	115.62	21
22	26.79	39.63	33.84	50.95	40.89	62.28	47.94	73.61	54.99	84.93	62.04	96.26	69.09	107.59	76.14	118.91	22
23	27.15	40.68	34.31	52.36	41.48	64.04	48.65	75.72	55.82	87.40	62.98	99.08	70.15	110.76	77.32	122.44	23
24	27.50	41.74	34.78	53.77	42.07	65.80	49.35	77.84	56.64	89.87	63.92	101.90	71.21	113.93	78.49	125.96	24
25	27.92	42.80	35.35	55.18	42.77	67.57	50.20	79.95	57.63	92.34	65.05	104.72	72.48	117.11	79.90	129.49	25
26	28.28	43.86	35.82	56.59	43.36	69.33	50.91	82.07	58.45	94.80	65.99	107.54	73.54	120.28	81.08	133.01	26
27	28.70	44.98	36.38	58.10	44.07	71.21	51.75	84.32	59.44	97.44	67.12	110.55	74.81	123.66	82.49	136.77	27
28	29.19	46.18	37.04	59.69	44.89	73.21	52.74	86.72	60.59	100.23	68.44	113.74	76.29	127.26	84.13	140.77	28
29	29.69	47.45	37.70	61.39	45.71	75.32	53.73	89.26	61.74	103.19	69.75	117.13	77.77	131.06	85.78	145.00	29
30	30.18	48.79	38.36	63.17	46.53	77.55	54.71	91.94	62.89	106.32	71.07	120.70	79.25	135.08	87.42	149.46	30
31	31.31	51.47	39.86	66.74	48.41	82.02	56.97	97.29	65.52	112.57	74.08	127.84	82.63	143.12	91.18	158.39	31
32	32.51	54.43	41.46	70.69	50.41	86.95	59.37	103.22	68.32	119.48	77.27	135.74	86.23	152.00	95.18	168.26	32
33	33.77	57.67	43.15	75.02	52.53	92.36	61.90	109.70	71.28	127.05	80.66	144.39	90.03	161.73	99.41	179.07	33
34	35.18	61.20	45.03	79.72	54.88	98.23	64.72	116.75	74.57	135.27	84.42	153.79	94.26	172.31	104.11	190.82	34
35	36.66	64.86	47.00	84.60	57.34	104.34	67.68	124.08	78.02	143.82	88.36	163.56	98.70	183.30	109.04	203.04	35
36	38.15	68.81	48.98	89.87	59.81	110.92	70.65	131.98	81.48	153.04	92.31	174.09	103.15	195.15	113.98	216.20	36
37	39.77	73.04	51.14	95.51	62.51	117.97	73.89	140.44	85.26	162.91	96.64	185.37	108.01	207.84	119.38	230.30	37
38	41.39	77.48	53.30	101.43	65.22	125.38	77.13	149.32	89.05	173.27	100.96	197.22	112.88	221.16	124.79	245.11	38
39	43.15	82.14	55.65	107.63	68.15	133.13	80.66	158.63	93.16	184.13	105.66	209.62	118.16	235.12	130.66	260.62	39
40	44.91	87.07	58.00	114.21	71.09	141.36	84.18	168.50	97.27	195.64	110.36	222.78	123.45	249.93	136.54	277.07	40
41	47.66	NA**	61.67	NA**	75.67	NA**	89.68	NA**	103.69	NA**	117.69	NA**	131.70	NA**	145.70	NA**	41
42	50.48	NA**	65.43	NA**	80.37	NA**	95.32	NA**	110.27	NA**	125.21	NA**	140.16	NA**	155.10	NA**	42
43	53.51	NA**	69.47	NA**	85.43	NA**	101.38	NA**	117.34	NA**	133.30	NA**	149.25	NA**	165.21	NA**	43
44	56.69	NA**	73.70	NA**	90.71	NA**	107.73	NA**	124.74	NA**	141.76	NA**	158.77	NA**	175.78	NA**	44
45	59.93	NA**	78.02	NA**	96.12	NA**	114.21	NA**	132.31	NA**	150.40	NA**	168.50	NA**	186.59	NA**	45
46	63.31	NA**	82.54	NA**	101.76	NA**	120.98	NA**	140.21	NA**	159.43	NA**	178.65	NA**	197.87	NA**	46
47	66.77	NA**	87.14	NA**	107.52	NA**	127.89	NA**	148.27	NA**	168.64	NA**	189.02	NA**	209.39	NA**	47
48	70.29	NA**	91.84	NA**	113.39	NA**	134.94	NA**	156.49	NA**	178.04	NA**	199.59	NA**	221.14	NA**	48
49	73.89	NA**	96.64	NA**	119.38	NA**	142.13	NA**	164.88	NA**	187.63	NA**	210.38	NA**	233.12	NA**	49
50	77.55	NA**	101.52	NA**	125.49	NA**	149.46	NA**	173.43	NA**	197.40	NA**	221.37	NA**	245.34	NA**	50
51	82.42	NA**	108.01	NA**	133.60	NA**	159.19	NA**	184.79	NA**	210.38	NA**	235.97	NA**	261.56	NA**	51
52	87.57	NA**	114.87	NA**	142.18	NA**	169.49	NA**	196.79	NA**	224.10	NA**	251.41	NA**	278.71	NA**	52
53	92.99	NA**	122.11	NA**	151.23	NA**	180.34	NA**	209.46	NA**	238.58	NA**	267.69	NA**	296.81	NA**	53
54	98.70	NA**	129.72	NA**	160.74	NA**	191.76	NA**	222.78	NA**	253.80	NA**	284.82	NA**	315.84	NA**	54
55	104.77	NA**	137.81	NA**	170.85	NA**	203.89	NA**	236.93	NA**	269.97	NA**	303.01	NA**	336.05	NA**	55
56	111.11	NA**	146.27	NA**	181.42	NA**	216.58	NA**	251.74	NA**	286.89	NA**	322.05	NA**	357.20	NA**	56
57	117.74	NA**	155.10	NA**	192.47	NA**	229.83	NA**	267.20	NA**	304.56	NA**	341.93	NA**	379.29	NA**	57
58	124.79	NA**	164.50	NA**	204.22	NA**	243.93	NA**	283.65	NA**	323.36	NA**	363.08	NA**	402.79	NA**	58
59	132.19	NA**	174.37	NA**	216.56	NA**	258.74	NA**	300.92	NA**	343.10	NA**	385.29	NA**	427.47	NA**	59
60	140.02	NA**	184.81	NA**	229.60	NA**	274.39	NA**	319.18	NA**	363.97	NA**	408.76	NA**	453.55	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Montly Premium

30 Year Level Term - Return of Premium

Male

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	15.33	20.80	17.26	23.83	21.14	29.90	25.01	35.96	26.95	38.99	28.88	42.02	30.82	45.05	32.75	48.09	18
19	15.40	21.08	17.35	24.17	21.25	30.35	25.15	36.52	27.10	39.61	29.05	42.70	31.00	45.79	32.95	48.88	19
20	15.47	21.37	17.43	24.51	21.36	30.80	25.29	37.09	27.26	40.23	29.22	43.38	31.18	46.52	33.15	49.67	20
21	15.54	21.65	17.52	24.85	21.47	31.25	25.43	37.65	27.41	40.85	29.39	44.05	31.37	47.25	33.35	50.45	21
22	15.66	21.91	17.66	25.16	21.66	31.66	25.67	38.17	27.67	41.42	29.67	44.67	31.67	47.93	33.68	51.18	22
23	15.77	22.19	17.80	25.50	21.85	32.12	25.90	38.73	27.93	42.04	29.95	45.35	31.98	48.66	34.00	51.97	23
24	15.94	22.47	18.00	25.84	22.11	32.57	26.23	39.30	28.29	42.66	30.35	46.03	32.41	49.39	34.47	52.76	24
25	16.10	22.78	18.19	26.20	22.38	33.06	26.56	39.91	28.65	43.33	30.74	46.76	32.83	50.19	34.93	53.61	25
26	16.31	23.08	18.45	26.57	22.72	33.54	26.98	40.52	29.12	44.01	31.25	47.49	33.38	50.98	35.52	54.47	26
27	16.55	23.41	18.73	26.96	23.09	34.07	27.45	41.18	29.63	44.73	31.81	48.28	34.00	51.84	36.18	55.39	27
28	16.81	23.74	19.04	27.36	23.50	34.60	27.97	41.83	30.20	45.45	32.43	49.07	34.67	52.69	36.90	56.31	28
29	17.09	24.05	19.38	27.73	23.96	35.09	28.53	42.45	30.82	46.13	33.11	49.81	35.40	53.49	37.69	57.17	29
30	17.37	24.35	19.72	28.09	24.41	35.57	29.10	43.06	31.44	46.80	33.79	50.54	36.13	54.28	38.48	58.02	30
31	17.89	25.38	20.34	29.33	25.23	37.23	30.13	45.12	32.58	49.07	35.03	53.02	37.48	56.97	39.93	60.92	31
32	18.48	26.54	21.04	30.71	26.17	39.07	31.31	47.43	33.87	51.61	36.44	55.78	39.01	59.96	41.57	64.14	32
33	19.09	27.76	21.78	32.18	27.15	41.03	32.53	49.87	35.22	54.29	37.91	58.72	40.59	63.14	43.28	67.56	33
34	19.74	29.10	22.56	33.79	28.20	43.17	33.84	52.55	36.66	57.24	39.48	61.93	42.30	66.62	45.12	71.31	34
35	20.45	30.53	23.41	35.51	29.33	45.46	35.25	55.42	38.22	60.40	41.18	65.37	44.14	70.35	47.10	75.33	35
36	21.18	32.01	24.29	37.29	30.50	47.83	36.71	58.38	39.82	63.65	42.93	68.93	46.03	74.20	49.14	79.47	36
37	21.91	33.59	25.16	39.17	31.66	50.35	38.17	61.53	41.42	67.12	44.67	72.70	47.93	78.29	51.18	83.88	37
38	22.64	35.16	26.03	41.06	32.83	52.87	39.63	64.68	43.02	70.58	46.42	76.48	49.82	82.39	53.22	88.29	38
39	23.34	36.78	26.88	43.01	33.96	55.46	41.04	67.92	44.58	74.15	48.11	80.37	51.65	86.60	55.19	92.83	39
40	24.02	38.43	27.70	44.98	35.05	58.10	42.40	71.21	46.07	77.77	49.75	84.32	53.43	90.88	57.10	97.44	40
41	25.48	NA**	29.45	NA**	37.38	NA**	45.31	NA**	49.28	NA**	53.25	NA**	57.21	NA**	61.18	NA**	41
42	27.01	NA**	31.28	NA**	39.82	NA**	48.37	NA**	52.64	NA**	56.91	NA**	61.18	NA**	65.46	NA**	42
43	28.70	NA**	33.31	NA**	42.53	NA**	51.75	NA**	56.36	NA**	60.97	NA**	65.58	NA**	70.19	NA**	43
44	30.48	NA**	35.45	NA**	45.39	NA**	55.32	NA**	60.29	NA**	65.26	NA**	70.23	NA**	75.20	NA**	44
45	32.39	NA**	37.74	NA**	48.43	NA**	59.13	NA**	64.48	NA**	69.83	NA**	75.18	NA**	80.53	NA**	45
46	34.43	NA**	40.19	NA**	51.70	NA**	63.22	NA**	68.98	NA**	74.73	NA**	80.49	NA**	86.25	NA**	46
47	36.59	NA**	42.78	NA**	55.16	NA**	67.54	NA**	73.73	NA**	79.92	NA**	86.11	NA**	92.30	NA**	47
48	38.94	NA**	45.60	NA**	58.92	NA**	72.24	NA**	78.90	NA**	85.56	NA**	92.22	NA**	98.88	NA**	48
49	41.44	NA**	48.59	NA**	62.91	NA**	77.23	NA**	84.38	NA**	91.54	NA**	98.70	NA**	105.86	NA**	49
50	44.14	NA**	51.84	NA**	67.23	NA**	82.63	NA**	90.33	NA**	98.03	NA**	105.73	NA**	113.43	NA**	50
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Montly Premium

30 Year Level Term - Return of Premium

Male

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	28.28	45.05	35.82	58.19	43.36	71.33	50.91	84.46	58.45	97.60	65.99	110.74	73.54	123.87	81.08	137.01	18
19	28.49	45.83	36.10	59.22	43.71	72.62	51.33	86.01	58.94	99.41	66.56	112.80	74.17	126.20	81.78	139.59	19
20	28.70	46.61	36.38	60.26	44.07	73.91	51.75	87.57	59.44	101.22	67.12	114.87	74.81	128.53	82.49	142.18	20
21	28.91	47.38	36.66	61.29	44.42	75.20	52.17	89.12	59.93	103.03	67.68	116.94	75.44	130.85	83.19	144.76	21
22	29.19	48.16	37.04	62.33	44.89	76.50	52.74	90.67	60.59	104.84	68.44	119.01	76.29	133.18	84.13	147.35	22
23	29.47	48.93	37.42	63.36	45.36	77.79	53.30	92.22	61.25	106.65	69.19	121.08	77.13	135.51	85.07	149.93	23
24	29.83	49.78	37.89	64.49	45.95	79.20	54.01	93.91	62.07	108.62	70.13	123.33	78.19	138.04	86.25	152.75	24
25	30.32	50.69	38.54	65.71	46.77	80.73	54.99	95.74	63.22	110.76	71.44	125.78	79.67	140.79	87.89	155.81	25
26	30.81	51.61	39.20	66.93	47.59	82.25	55.98	97.58	64.37	112.90	72.76	128.22	81.15	143.54	89.54	158.86	26
27	31.38	52.60	39.95	68.25	48.53	83.90	57.11	99.55	65.69	115.20	74.26	130.85	82.84	146.50	91.42	162.15	27
28	32.01	53.58	40.80	69.56	49.59	85.54	58.38	101.52	67.17	117.50	75.96	133.48	84.75	149.46	93.53	165.44	28
29	32.72	54.57	41.74	70.88	50.76	87.19	59.79	103.50	68.81	119.81	77.84	136.12	86.86	152.43	95.88	168.73	29
30	33.42	55.56	42.68	72.20	51.94	88.83	61.20	105.47	70.46	122.11	79.72	138.75	88.98	155.39	98.23	172.02	30
31	34.83	58.45	44.56	76.05	54.29	93.65	64.02	111.25	73.75	128.86	83.48	146.46	93.21	164.06	102.93	181.66	31
32	36.38	61.55	46.63	80.19	56.87	98.82	67.12	117.46	77.37	136.09	87.61	154.73	97.86	173.36	108.10	192.00	32
33	38.07	64.94	48.88	84.70	59.69	104.46	70.50	124.23	81.31	143.99	92.12	163.75	102.93	183.52	113.74	203.28	33
34	39.91	68.60	51.33	89.59	62.75	110.57	74.17	131.56	85.59	152.54	97.01	173.53	108.43	194.51	119.85	215.50	34
35	41.88	72.55	53.96	94.85	66.04	117.15	78.12	139.45	90.20	161.76	102.28	184.06	114.36	206.36	126.43	228.66	35
36	44.00	76.71	56.78	100.40	69.56	124.08	82.35	147.77	95.13	171.46	107.92	195.15	120.70	218.84	133.48	242.52	36
37	46.18	81.01	59.69	106.13	73.21	131.25	86.72	156.37	100.23	181.50	113.74	206.62	127.26	231.74	140.77	256.86	37
38	48.44	85.52	62.70	112.15	76.97	138.77	91.23	165.40	105.50	192.02	119.76	218.65	134.03	245.27	148.29	271.90	38
39	50.69	90.03	65.71	118.16	80.73	146.29	95.74	174.42	110.76	202.55	125.78	230.68	140.79	258.81	155.81	286.94	39
40	52.95	94.69	68.72	124.37	84.49	154.05	100.26	183.73	116.02	213.41	131.79	243.09	147.56	272.77	163.33	302.45	40
41	57.32	NA**	74.55	NA**	91.77	NA**	109.00	NA**	126.22	NA**	143.45	NA**	160.67	NA**	177.90	NA**	41
42	61.97	NA**	80.75	NA**	99.53	NA**	118.30	NA**	137.08	NA**	155.86	NA**	174.63	NA**	193.41	NA**	42
43	67.19	NA**	87.71	NA**	108.22	NA**	128.74	NA**	149.25	NA**	169.77	NA**	190.28	NA**	210.80	NA**	43
44	72.83	NA**	95.23	NA**	117.62	NA**	140.02	NA**	162.41	NA**	184.81	NA**	207.20	NA**	229.60	NA**	44
45	78.89	NA**	103.31	NA**	127.73	NA**	152.14	NA**	176.56	NA**	200.98	NA**	225.39	NA**	249.81	NA**	45
46	85.52	NA**	112.15	NA**	138.77	NA**	165.40	NA**	192.02	NA**	218.65	NA**	245.27	NA**	271.90	NA**	46
47	92.71	NA**	121.73	NA**	150.76	NA**	179.78	NA**	208.80	NA**	237.82	NA**	266.85	NA**	295.87	NA**	47
48	100.54	NA**	132.17	NA**	163.80	NA**	195.43	NA**	227.06	NA**	258.69	NA**	290.32	NA**	321.95	NA**	48
49	109.14	NA**	143.64	NA**	178.13	NA**	212.63	NA**	247.13	NA**	281.63	NA**	316.13	NA**	350.62	NA**	49
50	118.52	NA**	156.14	NA**	193.76	NA**	231.39	NA**	269.01	NA**	306.63	NA**	344.26	NA**	381.88	NA**	50
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Montly Premium

30 Year Level Term - Return of Premium

Female

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	NA*	16.45	15.06	18.62	18.20	22.94	21.34	27.26	22.91	29.43	24.48	31.59	26.05	33.75	27.62	35.91	18
19	NA*	16.88	15.29	19.12	18.50	23.62	21.72	28.11	23.33	30.36	24.93	32.60	26.54	34.85	28.15	37.10	19
20	NA*	17.30	15.51	19.63	18.80	24.29	22.09	28.96	23.74	31.29	25.38	33.62	27.03	35.95	28.67	38.28	20
21	NA*	17.72	15.74	20.14	19.11	24.97	22.47	29.80	24.15	32.22	25.84	34.63	27.52	37.05	29.20	39.47	21
22	NA*	18.15	15.99	20.65	19.44	25.65	22.89	30.65	24.62	33.15	26.34	35.65	28.07	38.15	29.79	40.65	22
23	NA*	18.62	16.28	21.21	19.82	26.40	23.36	31.59	25.14	34.18	26.91	36.78	28.68	39.37	30.45	41.97	23
24	NA*	19.06	16.59	21.75	20.23	27.11	23.88	32.48	25.70	35.17	27.53	37.85	29.35	40.53	31.18	43.22	24
25	15.00	19.53	16.87	22.31	20.61	27.87	24.35	33.42	26.22	36.20	28.09	38.98	29.96	41.76	31.83	44.53	25
26	15.26	19.98	17.18	22.85	21.02	28.58	24.87	34.31	26.79	37.18	28.71	40.05	30.63	42.92	32.56	45.78	26
27	15.49	20.38	17.46	23.33	21.40	29.22	25.34	35.11	27.31	38.06	29.28	41.01	31.25	43.95	33.22	46.90	27
28	15.73	20.78	17.74	23.81	21.78	29.86	25.81	35.91	27.82	38.94	29.84	41.97	31.86	44.99	33.87	48.02	28
29	15.94	21.08	18.00	24.17	22.11	30.35	26.23	36.52	28.29	39.61	30.35	42.70	32.41	45.79	34.47	48.88	29
30	16.10	21.34	18.19	24.48	22.38	30.76	26.56	37.04	28.65	40.18	30.74	43.32	32.83	46.46	34.93	49.60	30
31	16.62	22.40	18.81	25.75	23.20	32.45	27.59	39.16	29.79	42.51	31.98	45.86	34.18	49.21	36.37	52.56	31
32	17.16	23.48	19.46	27.05	24.07	34.18	28.67	41.32	30.98	44.89	33.28	48.45	35.58	52.02	37.89	55.59	32
33	17.70	24.63	20.11	28.43	24.93	36.03	29.76	43.62	32.17	47.42	34.58	51.22	36.99	55.01	39.40	58.81	33
34	18.24	25.83	20.76	29.87	25.80	37.94	30.84	46.02	33.36	50.06	35.88	54.09	38.39	58.13	40.91	62.17	34
35	18.76	27.05	21.38	31.34	26.63	39.90	31.87	48.46	34.49	52.74	37.12	57.03	39.74	61.31	42.36	65.59	35
36	19.27	28.32	22.00	32.86	27.45	41.93	32.90	51.00	35.63	55.54	38.36	60.07	41.08	64.61	43.81	69.14	36
37	19.79	29.61	22.62	34.41	28.28	44.00	33.94	53.58	36.77	58.38	39.60	63.17	42.43	67.97	45.26	72.76	37
38	20.29	30.98	23.21	36.04	29.07	46.18	34.93	56.31	37.85	61.38	40.78	66.44	43.71	71.51	46.64	76.58	38
39	20.78	32.36	23.81	37.71	29.86	48.40	35.91	59.08	38.94	64.43	41.97	69.77	44.99	75.12	48.02	80.46	39
40	21.23	33.82	24.34	39.46	30.57	50.73	36.81	62.00	39.92	67.63	43.04	73.27	46.15	78.90	49.27	84.54	40
41	22.12	NA**	25.41	NA**	32.00	NA**	38.59	NA**	41.89	NA**	45.18	NA**	48.48	NA**	51.77	NA**	41
42	23.03	NA**	26.51	NA**	33.47	NA**	40.42	NA**	43.90	NA**	47.38	NA**	50.86	NA**	54.34	NA**	42
43	24.00	NA**	27.67	NA**	35.01	NA**	42.35	NA**	46.02	NA**	49.69	NA**	53.36	NA**	57.03	NA**	43
44	25.01	NA**	28.88	NA**	36.63	NA**	44.37	NA**	48.25	NA**	52.12	NA**	55.99	NA**	59.86	NA**	44
45	26.02	NA**	30.09	NA**	38.24	NA**	46.39	NA**	50.47	NA**	54.54	NA**	58.62	NA**	62.69	NA**	45
46	27.08	NA**	31.36	NA**	39.94	NA**	48.51	NA**	52.80	NA**	57.08	NA**	61.37	NA**	65.65	NA**	46
47	28.16	NA**	32.66	NA**	41.67	NA**	50.67	NA**	55.17	NA**	59.68	NA**	64.18	NA**	68.68	NA**	47
48	29.24	NA**	33.96	NA**	43.40	NA**	52.83	NA**	57.55	NA**	62.27	NA**	66.99	NA**	71.71	NA**	48
49	30.32	NA**	35.25	NA**	45.12	NA**	54.99	NA**	59.93	NA**	64.86	NA**	69.80	NA**	74.73	NA**	49
50	31.40	NA**	36.55	NA**	46.85	NA**	57.16	NA**	62.31	NA**	67.46	NA**	72.61	NA**	77.76	NA**	50
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Montly Premium

30 Year Level Term - Return of Premium

Female

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		Issue Ages
	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Non Tobacco	Tobacco	
18	23.62	33.00	29.61	42.12	35.61	51.23	41.60	60.35	47.59	69.47	53.58	78.59	59.58	87.71	65.57	96.82	18
19	24.05	33.99	30.18	43.43	36.31	52.88	42.45	62.33	48.58	71.77	54.71	81.22	60.85	90.67	66.98	100.11	19
20	24.47	34.97	30.74	44.75	37.02	54.52	43.29	64.30	49.57	74.08	55.84	83.85	62.12	93.63	68.39	103.40	20
21	24.89	35.96	31.31	46.06	37.72	56.17	44.14	66.27	50.55	76.38	56.97	86.48	63.38	96.59	69.80	106.69	21
22	25.31	37.02	31.87	47.47	38.43	57.93	44.98	68.39	51.54	78.85	58.10	89.30	64.65	99.76	71.21	110.22	22
23	25.74	38.15	32.43	48.98	39.13	59.81	45.83	70.65	52.53	81.48	59.22	92.31	65.92	103.15	72.62	113.98	23
24	26.23	39.20	33.09	50.39	39.95	61.57	46.82	72.76	53.68	83.95	60.54	95.13	67.40	106.32	74.26	117.50	24
25	26.65	40.26	33.66	51.80	40.66	63.34	47.66	74.88	54.67	86.41	61.67	97.95	68.67	109.49	75.67	121.03	25
26	27.15	41.32	34.31	53.21	41.48	65.10	48.65	76.99	55.82	88.88	62.98	100.77	70.15	112.66	77.32	124.55	26
27	27.57	42.23	34.88	54.43	42.19	66.63	49.50	78.82	56.80	91.02	64.11	103.22	71.42	115.41	78.73	127.61	27
28	27.92	43.08	35.35	55.56	42.77	68.04	50.20	80.52	57.63	92.99	65.05	105.47	72.48	117.95	79.90	130.43	28
29	28.20	43.71	35.72	56.40	43.24	69.09	50.76	81.78	58.28	94.47	65.80	107.16	73.32	119.85	80.84	132.54	29
30	28.42	44.21	36.01	57.06	43.60	69.92	51.19	82.77	58.78	95.63	66.37	108.48	73.96	121.34	81.55	134.19	30
31	29.69	46.89	37.70	60.63	45.71	74.38	53.73	88.13	61.74	101.88	69.75	115.62	77.77	129.37	85.78	143.12	31
32	31.02	49.78	39.48	64.49	47.94	79.20	56.40	93.91	64.86	108.62	73.32	123.33	81.78	138.04	90.24	152.75	32
33	32.36	52.74	41.27	68.44	50.18	84.13	59.08	99.83	67.99	115.53	76.90	131.23	85.80	146.93	94.71	162.62	33
34	33.77	55.84	43.15	72.57	52.53	89.30	61.90	106.04	71.28	122.77	80.66	139.50	90.03	156.23	99.41	172.96	34
35	35.18	59.08	45.03	76.90	54.88	94.71	64.72	112.52	74.57	130.34	84.42	148.15	94.26	165.96	104.11	183.77	35
36	36.66	62.47	47.00	81.41	57.34	100.35	67.68	119.29	78.02	138.23	88.36	157.17	98.70	176.11	109.04	195.05	36
37	38.15	65.92	48.98	86.01	59.81	106.11	70.65	126.20	81.48	146.29	92.31	166.38	103.15	186.48	113.98	206.57	37
38	39.63	69.59	50.95	90.90	62.28	112.22	73.61	133.53	84.93	154.85	96.26	176.16	107.59	197.48	118.91	218.79	38
39	41.11	73.40	52.93	95.98	64.75	118.56	76.57	141.15	88.39	163.73	100.21	186.31	112.03	208.90	123.85	231.48	39
40	42.66	77.41	54.99	101.34	67.33	125.26	79.67	149.18	92.01	173.11	104.34	197.03	116.68	220.95	129.02	244.87	40
41	45.20	NA**	58.38	NA**	71.56	NA**	84.75	NA**	97.93	NA**	111.11	NA**	124.30	NA**	137.48	NA**	41
42	47.87	NA**	61.95	NA**	76.03	NA**	90.10	NA**	104.18	NA**	118.26	NA**	132.33	NA**	146.41	NA**	42
43	50.76	NA**	65.80	NA**	80.84	NA**	95.88	NA**	110.92	NA**	125.96	NA**	141.00	NA**	156.04	NA**	43
44	53.80	NA**	69.85	NA**	85.90	NA**	101.95	NA**	118.00	NA**	134.05	NA**	150.10	NA**	166.15	NA**	44
45	57.04	NA**	74.17	NA**	91.30	NA**	108.43	NA**	125.57	NA**	142.70	NA**	159.83	NA**	176.96	NA**	45
46	60.42	NA**	78.68	NA**	96.94	NA**	115.20	NA**	133.46	NA**	151.72	NA**	169.98	NA**	188.24	NA**	46
47	64.02	NA**	83.48	NA**	102.93	NA**	122.39	NA**	141.85	NA**	161.31	NA**	180.77	NA**	200.22	NA**	47
48	67.83	NA**	88.55	NA**	109.28	NA**	130.01	NA**	150.73	NA**	171.46	NA**	192.19	NA**	212.91	NA**	48
49	71.77	NA**	93.82	NA**	115.86	NA**	137.90	NA**	159.95	NA**	181.99	NA**	204.03	NA**	226.07	NA**	49
50	75.86	NA**	99.27	NA**	122.67	NA**	146.08	NA**	169.49	NA**	192.89	NA**	216.30	NA**	239.70	NA**	50
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70